
THE

House of Assembly Debates

(OFFICIAL REPORT)

SECOND SESSION 1976 – 81

HOUSE OF ASSEMBLY

Tuesday, 7th March, 1978

Pursuant to the adjournment, the House of Assembly met at 12.15 p.m. o'clock.

PRESENT

His Honour W. C. B. HINDS, J.P. (Speaker); Mr. R. St.C. WEEKES, J.P.; Hon. C. L. BOLDEN, LL.B., (Minister of Agriculture, Food and Consumer Affairs); Hon. F. G. SMITH, Q.C., S.C., B.A., (Leader of the Opposition); Dr. R. B. CADDLE; Mr. L. E. SANDIFORD, M.A.; Hon. L. B. BRATHWAITE, (Minister of Communications and Works); Mr. J. G. ODLE, B.Sc., (Chairman of Committees); Hon. H. B. St. JOHN, Q.C., LL.B.; (Deputy Prime Minister, Minister of Caribbean Affairs, External Trade, Industry and Tourism and Leader of the House); Mr. V. L. JOHNSON, M.A.; Mr. B. M. TAITT, M.A.; Hon. L. R. TULL, M.A., (Minister of Education and Culture); Mr. DeL. O. BRADSHAW; Mr. L. L. SISNETT; Dr. R. L. CHELTENHAM, M.Sc. and His Honour E. E. ALLEYNE, LL.M., (Deputy Speaker).

Prayers were read.

MINUTES

Mr. SPEAKER: The Minutes of the meeting of Friday, 24th February, 1978.

Hon. H. B. ST. JOHN: Mr. Speaker, I beg to move that these Minutes be confirmed, subject to any observations of errors of any hon. member.

Mr. SANDIFORD: Mr. Speaker, speaking on the confirmation of the Minutes, I wish to point out that in my view the Minutes are inaccurate not so much in terms of what is included, but in terms of what has

been omitted. I refer to page 2 just above the Heading "Committee" which reads as follows:

"Rt. Hon. J. M. G. M. Adams moved seconded by Hon. C. L. Bolden that the House go into Committee on the Bill.

The motion was carried and the House went into Committee."

Mr. Speaker, I am certain that you yourself will recall that you intervened in the debate at that stage and that there were hon. members on this side of the House who withdrew from the Chamber at that particular time, indeed after you intervened and advised as to certain respect which should be shown to the Chair, and I am submitting that those were significant occurrences on that particular day that the House met, and some reference to this should be included in the Minutes.

Rt. Hon. J. M. G. M. ADAMS entered the Chamber and took his seat.

Mr. SPEAKER: Are there any other observations by any other hon. member?

Hon. Miss B. A. MILLER entered the Chamber and took her seat.

Mr. SPEAKER: The hon. member for St. Michael South's observations are, to my recollection, quite correct and they will be noted and incorporated in the Minutes in the appropriate place.

Subject to this, if there are no other observations, the Minutes will be confirmed.

Hon. L. S. CRAIG entered the Chamber and took his seat.

PAPERS LAID

Rt. Hon. J. M. G. M. ADAMS: Mr. Speaker, I am commanded to lay the Draft Estimates for 1978-79 and the Schedules of Personal Emoluments for 1978-79.

I am also commanded to lay a Statement showing net Customs and Excise receipts for the seven months ended 31st October, 1977; and I am commanded to lay the Customs Tariff (Amendment) (No. 2) Order, 1978.

Mr. SANDIFORD: Mr. Speaker, with your permission I would like to raise a point of order.

Mr. SPEAKER: On laying Papers?

Mr. SANDIFORD: No, on a point of order, I would not presume, yet. Mr. Speaker, I did not hear any reference to the Minutes of last Tuesday. I may have missed it, but I heard no reference to the Minutes for last Tuesday, the Minutes which we dealt with were Friday, the 24th day of February, but for Tuesday the 28th day of February, 1978, I have heard no reference to those Minutes, and I am certain you would wish to say something about that.

Mr. SPEAKER: I am sure the hon. member will readily agree that he is not now in order.

Hon. H. B. St. JOHN: Mr. Speaker, I am commanded to lay the Financial Statement for the Board of Tourism for the year ended 31st March, 1977, and the Auditors' report thereon.

GOVERNMENT NOTICES

Rt. Hon. J. M. G. M. ADAMS: Mr. Speaker, I beg to give notice of a Resolution to approve the Annual Estimates for the Port Department for the year 1978-79.

Hon. L. B. BRATHWAITE: Mr. Speaker, I beg to give notice of a Resolution to grant the sum of \$52,829 out of the Consolidated Fund and placed at the disposal of the Government to supplement the Annexed Estimates 1977-78 as shown in the Supplementary Estimates 1977-78, No. 32, which form the Schedule to the Resolution.

Also, a Resolution to grant the sum of \$960,532 out of the Consolidated Fund and placed at the disposal of the Government to supplement the Estimates 1977-78, Part I - Current, as shown in the Supplementary Estimates 1977-78, No. 33, which form the Schedule to the Resolution.
12.25 p.m.

Mr. Speaker, in view of the urgency of these two Resolutions which I have now given notice of, I am going to ask leave of the House later in the day to deal with these two Resolutions in all their stages. I would also like to point out as well that I have discussed this matter informally with the other side.

Rt. Hon. J. M. G. M. ADAMS: Mr. Speaker, I beg to give notice of the Bill to grant a sum of money out of the Consolidated Fund and appropriate same for the service of Barbados for the year ending 31st March, 1979.

Hon. H. B. St. JOHN: Mr. Speaker, on behalf of the Hon. Attorney General I beg to give notice of a Bill to amend the Fire Services Act.

Hon. L. B. BRATHWAITE: Mr. Speaker, I beg to give notice of a Bill to amend the Post Office Act.

Hon. L. S. CRAIG: Mr. Speaker, I beg to give notice of a Bill to amend the National Assistance Act.

BILLS READ A FIRST TIME

On the motion of Rt. Hon. J. M. G. M. ADAMS, seconded by Hon. L. S. CRAIG, the Bill entitled the Appropriation Act, 1979, was read a first time.

On the motion of Hon. H. B. St. JOHN, seconded by Hon. L. B. BRATHWAITE; a Bill to amend the Fire Services Act, was read a first time.

On the motion of Hon. L. B. BRATHWAITE, seconded by Hon. C. L. BOLDEN, a Bill to amend the Post Office Act, was read a first time.

On the motion of Hon. L. S. CRAIG, seconded by Hon. L. B. BRATHWAITE, a Bill to amend the National Assistance Act, was read a first time.

RESOLUTION OF SYMPATHY

Hon. H. B. St. JOHN: Mr. Speaker, last week we on this side learned of the death of the brother of His Honour the Deputy Speaker, the late Sylvan Alleyne. Mr. Alleyne for the last year was employed in the Public Service of this Island in the Ministry of External Trade, in the Export Promotion Agency. I have had the privilege of observing Mr. Alleyne's work and I am in a position to state that he was making an outstanding contribution to the efforts of the Government in export promotion. He was well trained in marketing and in addition he had training in languages, both French and Spanish. This training was unquestionably a great asset in that he was able to specialise in carrying out research into operations in Latin American countries and with

such French speaking territories as Guadeloupe, Martinique and Haiti.

To die at such a young age — I understand that he was only thirty four years old — is a great tragedy not only to his wife and his family but also to the community as a whole. Accordingly, on behalf of Government I would like to extend to the Deputy Speaker, and to the other members of the family of the deceased our deepest sympathy.

Hon. F. G. SMITH: Mr. Speaker, I would like to second this Resolution, moved by the Hon. Leader of the House. As the Hon. Leader said, to die at such an age is certainly tragic, though death at any age can be a tragic circumstance. What is important is that one should so live that death at any time should have no terrors since it is well known that death is no respecter of persons and can come to us at what sometimes would seem as a most untimely period. Therefore it beholds each and every one of us to live a useful life which can be an example to others. I have had the privilege of meeting Mr. Alleyne on more than one occasion. I knew that he was ailing and I have on occasion enquired from his brother the Hon. Deputy Speaker, about his improvement or deterioration. But when death struck I knew it was a tragic loss to his wife, children and other family, among them his brother to whom he gave yeomen service and enabled him to grace this Honourable Chamber as Deputy Speaker.

On behalf of Her Majesty's Loyal Opposition I would like to pay tribute to this young man who was cut off in the prime of life but who I am sure can go to his Creator in the knowledge that while he lived he made a useful contribution to family and country. May he rest in peace and may light perpetual shine upon him.

Mr. SPEAKER: I too would like to be associated with the remarks made by the Leader of Government business and the Leader of the Opposition, and I will direct that a copy of the sentiments expressed in this House be conveyed to Mr. Alleyne's widow and sorrowing relatives.

Mr. ALLEYNE: Mr. Speaker, I would like to thank all hon. members of this Chamber who have expressed their condolences on this occasion.
12.35 p.m.

ORDERS OF THE DAY

Hon. H. B. St. JOHN: Mr. Speaker, I beg to move that Standing Orders Nos 6, 16, 18, 20, 42, 43 and 44 be suspended. I want to give hon. members on the Other Side the assurance that we will make time available today to discuss any matters of Private Members Business. The only object of suspending the Standing Orders is to facilitate the moving of two Resolutions by the Minister

of Communications and Works which are of great urgency.

Rt. Hon. J. M. G. M. ADAMS: Mr. Speaker, in rising to second the motion I would like to say that the matter standing on the Order Paper in respect of Private Members Business is one which the Government is very anxious to have ventilated at this time; and I think that it would be in the public interest if the mover of the motion could indicate — or the Leader of the Opposition — at what time they would like Private Members Business taken. They may not be able to finish it today, but certainly it can be started.

Hon. F. G. SMITH: Mr. Speaker, I have listened to the Hon. Prime Minister. I think that he will see that the motion is in the name of the hon. member for St. Lucy who is not in his seat. I can assure the hon. member that I am informed that the member for St. Lucy is willing to as soon as he comes in.

The question that the Standing Orders be suspended for the remainder of the day's sitting was put and resolved in the affirmative without division.

GOVERNMENT BUSINESS

Hon. H. B. St. JOHN: Mr. Speaker, I beg to move that Government Business be now taken and that Order No. 2 be the instant order of the day.

Rt. Hon. J. M. G. M. ADAMS: I beg to second that.

The question was put and resolved in the affirmative without division.

RESOLUTION TO APPROVE THE CIVIL ESTABLISHMENT (GENERAL) (AMENDMENT) (NO. 2) ORDER

Order No. 3 was called — A Resolution to approve the Civil Establishment (General) (Amendment) (No. 2) Order, 1978.

Rt. Hon. J. M. G. M. ADAMS: Mr. Speaker, this order has been circulated. Notice of it was given on the 28th February, and hon. members would have had the opportunity of seeing the several proposals contained therein; and the Addendum, Sir, also sets out what staff changes the Government intends to make in various areas. The principal of these changes is the transfer of the work of process serving — writserving as it is commonly known to Barbadians — in the Magistrates' Courts from the Police to the Registration Department.

For many years writservers have been policemen; but there have been several complaints, sometimes by the

Magistrates, that they do not have control over the process serving facilities in their own courts, and sometimes indirectly from the Police who point out that trained policemen are being used in a very narrow area, going about Barbados with these documents when in fact there is some shortage of policemen in the Force.

It is now accepted, Mr. Speaker, that two birds can be killed with one Civil Establishment Order. With the left barrel, so to speak, you provide more posts for the Police because by removing the particular posts, you release the positions and in some cases indeed you release personnel for ordinary police duties. With the right barrel, Mr. Speaker, you create a new process division which will be under the general authority of the Registrar and which will now consolidate and bring together in one department all service process whether it is free or for the Magistrates' Courts of the island. I do not want to go into too many details on this aspect because the Attorney General is in a position — since both departments come within his ministry — to deal with any details on which hon. members may have questions; but the House can rest assured that the Ministry of Finance accepts that this may be one of the most efficient ways of increasing the effective strength of the Police Force for police duties, while at the same time leading to some increase in efficiency in the service of process within the Courts and the efficiency that arises from consolidation.

The other matters in this Civil Service Order are perhaps not of too much substance. In Data Processing we are seeking to establish temporary posts. In Public Relations we are replacing a posts of Films Assistant by a post of Photographer. Archives. The Archives Department which is now expanding its services is being given a slightly increased staff. At the Queen Elizabeth Hospital, Sir, we are replacing two general posts of Laboratory Technologists by two posts specifically known as Cyto — Technologist; and under Handicraft Development a certain amount of re-organisation is going on, and two posts for which there is no longer any need are being abolished. These are the matters with which the Order deals. The Order was made on the 28th February, and I move that this Resolution do now pass.

Hon. H. deB. FORDE: Mr. Speaker, I beg to second that and reserve my right to speak.

Hon. F. G. SMITH: Mr. Speaker, I am not making any attack on this; but I would prefer the hon. Attorney General under whose portfolio it falls, and since the hon. Prime Minister indicated that he would give us the details — but this preserving the right to speak is giving somebody an opportunity to attack what we all hope will be an improvement. I would prefer him to give us now an explanation of how this is going to work. Nobody is coming here to attack the Government; but this reserving the right to speak is as if someone is going to attack the

Government when all who work in the Courts welcome an improvement in the Registration Department as a result of this Resolution.

Mr. SANDIFORD: Mr. Speaker, I want to raise one question in connection with the Archives Department because it is stated that this department is now expanding its services. I am wondering if the Government's side could indicate in what way the Archives Department is expanding its services.

Dr. CADDLE: Mr. Speaker, I would like to enquire what will be the fate of those persons who served as writservers.
12.45 p.m.

Hon. H. deB. FORDE: Mr. Speaker, hon. members will no doubt be given full opportunity to debate the whole question on three occasions; once during the Estimates, secondly when the Court Process Act is brought before the Legislature, because it will be necessary to provide new legislation under which the new process section of the Judicial Service will be organised, and on a third occasion when other ancillary legislation which is now being prepared will be brought before the House. It is envisaged that the present persons who are serving as chief writ server, assistant chief writ server, senior writ server and writ server will be given an opportunity at their option to transfer over to the new service.

Hon. members will note from the Addendum to the Resolution that in every case other than in relation to the process officer the salary scale is the same, except that the process officer starts at present at a higher floor base than the writ servers at present receive. In some instances persons who transfer will be financially better off and the only question which has been raised with me is about people at the level of writ server, who although getting a higher salary and some allowance may have in their option to consider whether to give up the duty allowance or not, but duty allowance is what it says. It is for extra hours and it is not envisaged that process officers will be serving for these extra hours, so it is logical that that extra allowance for duty will not go over. You will see that the people who go over as chief writ server, chief process officer or deputy chief process officer, senior process officer or process officer I, will be at a higher grade than those who were formerly in the post of writ server, chief writ server, assistant chief writ server and senior writ server, and even taking into account the loss of duty allowance and other prerequisites of their office, they will be better off.

As I said, the only problem may be in the transfer of the writ server if he wants to go over as a

process officer II, and then the question of duty allowance will arise. In so far as the organisation of the department is concerned, it is envisaged that the chief process officer will be in charge of the department assisted by a deputy chief process officer, that most of the process officers will be attached to Courts in Bridgetown with St. Peter and I think after that Boarded Hall carrying the next highest numbers in that order.

Mr. Speaker, detailed legislation is now being prepared and I hope that the House will be able to deal with this legislation through all its stages in this month so that we can bring these proposals in from the 1st April. In case that can't be done, there is a saving section under the Civil Establishment Order which has been laid which would allow the date of commencement of part of the provisions of the Civil Establishment Order to come into being at a time to be proclaimed. I think I have given hon. members as much information as I can at this stage and I would hope that when I bring the amending legislation down it would assist. In the long term there are two things that we hope will occur from this. One is that we would have released approximately fifty police posts and hopefully some policemen already trained for police duties to increase the police establishment *per se*, and the second thing I hope to do in ancillary legislation is to possibly reduce the number of imprisonments and the number of process serving activities that will take place.

As I said, one of the bits of legislation which will come down to the House shortly is an Attachment of Wages Bill. The information is that most of the process serving relates to the Magistrate's Court and to maintenance orders which the men of Barbados fail to honour, and we hope in future that employers will deduct at source any order made for the support and maintenance of a child. Just as at the moment they deduct under the National Insurance Act, so the deduction will take place and this should reduce considerably the amount of process serving that goes on. That, Mr. Speaker, is basically what we have in mind.

Mr. SIMMONS: Mr. Speaker, I am just wondering whether the Mover of the Resolution would perhaps give some indication as to what attempts are going to be made to ensure the proper training of these process servers, because at the moment there is a lot of loose thinking in the terms of their functions. Very often the deputy marshals do not know on whom they must serve documents especially when the defendant is a company, and it has been my experience that a number of cases have had to be adjourned or taken off the list because the documents were improperly served. I have already said in this House that a short period of training is necessary for these persons and if the Department is to be totally reorganised I think it would stand well for the future running of the department if at the very beginning some crash course could be given

by private practitioners or the Attorney General's Department or whatever as to the duties and functions of these process servers in relation to their accepted legal duties and any new or additional duties which they may acquire.

Rt. Hon. J. M. G. M. ADAMS: Mr. Speaker, in respect to the archives matter, I believe that the Minister of Education will communicate with the hon. member for St. Michael South about that matter. It is very difficult to answer what additional work is being done down at the Archives. They are just extending the ambit of their ordinary everyday duties of preserving documents and other matters such as this.

As far as the point about the service on companies is concerned, this is a valid point; it is well within the experience of all of us that it is difficult to get certain types of service effected. This seems to extend throughout society in Barbados. I was given a file, it is as big as one of these Government files, a print out from the computer yesterday of tax notices which have been returned to the Ministry of Rates and Taxes because they cannot find the people concerned. These were in connection with unpaid rates and one was addressed to the Leader of the Opposition and somebody said he could not find the Leader of the Opposition, which will give you an idea of what happens. So you can't blame writ servers if sometimes they say they can't find a person or a company, especially when you are dealing with companies such as some of the companies in St. Thomas which the hon. member for St. Philip North himself represents, and on which there have been several failures not only to serve writs, but for the postman even to serve ordinary letters. But the chief training officer has been asked to prepare a programme of training for the new process servers and of course the matter is being given the most intense attention by the Attorney General.

The question that the Resolution do now pass was put and resolved in the affirmative without division.

Mr. GREAVES entered the Chamber and took his seat.
12.55 p.m.

Rt. Hon. J. M. G. M. ADAMS: Mr. Speaker, I beg to move that Order No. 4 be the next Order of the Day.

Mr. SPEAKER: No. 4 is the instant Order of the Day.

THE WIDOWS AND CHILDREN'S PENSIONS (AMENDMENT) ACT, 1978

Rt. Hon. J. M. G. M. ADAMS: Mr. Speaker, for some years now it has been observed by public officers

that the Widows and Children Pension Scheme which was established in 1928 to provide dependents' pensions of the then Civil Service has taken in very much larger sums of money than it has paid out, and many public officers have freely expressed the view that the Widows and Children Pension Scheme was really only another form of tax, it was almost a contributory pension scheme coming in through the back door that went to general Government revenue and not just for the purposes for which it was set up.

The revenue under the scheme indeed, Mr. Speaker, was very considerable. The old Widows and Orphans Pension Scheme between 1928 and 1964 took in just \$35 short of \$1.4 million and it only paid out \$101,000 in pensions. Since then the revenue has increased quite greatly and the estimated revenue since that time is \$4¼ million, and just about \$¾ million has been paid out, so the Fund as a whole stands at just over \$6 million. It is not a Fund, Sir, that perhaps is the wrong word to use, as will be apparent later on in my speech, but the amount collected as a whole was just over \$6 million and the amount paid out is only \$847,000.

We were faced when we came into power with various decisions to take in respect of pensions at large, because this Government is committed to a national pension plan with eventual full interchangeability between private and public service, a pension plan which will ensure that everybody in Barbados will have the same access to support in his old age as everybody else, a pension plan which we believe will occasion the withering away of such things as the old age pension, since everybody will get better benefits under an appropriate scheme than they get under what is really only a grant at the present time.

The opinions of the Unions which represent public officers have from time to time been expressed to the Establishments Division of the Prime Minister's Office. Generally speaking, the National Union of Public Workers has made representation for a review of the scheme in the following main respects. Firstly, it is suggested that the contributions be funded and that the investment of such funds would provide income for the benefit of contributors, and secondly, it is suggested that the scheme be expanded to include female officers and officers although not holding established posts nevertheless are permanent and full time officers of Government. All of this has been examined and an actuarial review was carried in 1973.

Taking into account the actuarial review, and taking into account the legitimate demands of female officers that complain of this discrimination against them, because the scheme only applies to male officers, it is a widows' and children's fund and not a widowers' and children's fund, and taking into account the great excess of income

over expenditure, the Government has decided to put an end to the scheme as from 1st April, 1978, put an end, that is, for future entrants into the public service. For persons who have made their contributions to the Scheme and who are already in the scheme, the scheme will continue but under improved conditions.

Reference to the Bill now before the House will reveal that we are seeking to amend section 13 of the Act to raise the possible children's benefits which now stand at $\frac{1}{2}$ and $\frac{1}{4}$ to $\frac{2}{3}$ and $\frac{1}{3}$ of the appropriate officer's salary and to raise the widows' proportion from $\frac{1}{3}$ and $\frac{1}{6}$ to $\frac{1}{2}$ and $\frac{1}{4}$ of the basic pension which the officer himself would have got had he been left alive. Over a period of time it is expected that these improvements on these benefits would bring revenue and expenditure much nearer to each other. It is in the nature of things that all pension schemes involve very long periods before they can be worked out, and although the Widows' and Children's Pension Fund will now, after this Bill is passed, be closed as from the first of next month, the Fund itself will long outlive any of us in here, unless we live to be 110 or thereabouts, because some contributions can be expected to the Fund for the next 40 years and some payments will be made out of the Fund for a further 40 years after that. Therefore it will have some existence in the Estimates, we believe, Sir, up to the year — certainly up in the 2050's. It may take a very long time for expenditure to become equivalent to the revenue that does accrue, but it is expected that in the years between 2018 and 2058 it will be years of expenditure only, until the present imbalance is corrected.

These are very long term considerations, Sir. We think that in the end over the 130 years when the scheme will have existed that equity will be done to all, but we cannot see any other way of achieving equity in this matter other than the one which we have selected. There are certain modifications which if applied to the National Insurance Scheme would make for its acceptance as a complete substitute for the Widows' and Children's Scheme, and these are now being examined. One of them is, of course, to raise the wages ceiling in the National Insurance Scheme, which has already been done. Examination has proceeded to action in that particular matter, but we are contemplating also a reduction in the age at which a widow may receive a life pension, so that there will be a closing of the gap between the age at which she might be entitled under this Act, and generally, Sir, it is not intended to confine these provisions only to the widows of public officers, some closing of the gap between the ages of 50 and 65, we are hoping to work towards this in the future.

Mr. Speaker, I really think there is nothing more that I can add, it is a matter of principle, and the giving of a second reading to this Bill will, I believe accept the principle, the details are really very small indeed.
1.05 p.m.

In giving the second reading to this Bill I believe hon. members will accept the principle of the Bill. The details are really minor but I would urge hon. members to consider that the Public Service ratio of male to female employees in general is now something like 60/40, and there are in fact more females in the teaching service than males, and females are excluded from the operations of this scheme. Many other insurance schemes have arisen since this, and Government is working towards a comprehensive insurance scheme which would negate the necessity of any private scheme of this sort.

I beg to move that the Bill be read a second time.

Hon. F. G. SMITH: Mr. Speaker, the Opposition certainly has no objection to this piece of legislation. As a matter of fact, the Prime Minister would know that the amendment to the Parent Act was to provide the grant of a pension to widows and children of deceased public officers. The Prime Minister in this particular case has an easy task because this Bill only deals with public servants when they are dead. I am looking forward to his dealing with them while they are alive, and to this extent the Opposition will be giving support to this legislation. We welcome the increase in the pension which will be awarded and we hope he will have as easy a time in dealing with civil servants who are still alive and who do not fall under this piece of legislation as yet.

The question that the Bill be read a second time was put and resolved in the affirmative without division.

On the motion of Rt. Hon. J. M. G. M. Adams, seconded by Hon. L. S. Craig, Mr. Speaker left the Chair and the House went into Committee on the Bill, Mr. Odle in the Chair.

Clauses 1, 2 and 3 were called and passed.

Clause 4 was called.

Rt. Hon. J. M. G. M. ADAMS: In moving that Clause 4 stand part, I would like to point out to hon. members this is the section in which we are raising the annual rate of widows pensions from one-third of the rate of the basic pension of the deceased contributor to one-half. We consider this a very real benefit for which I am sure public officers will be grateful.

Mr. TAITT: Mr. Chairman, I must make an apology for my throat if I am not heard very clearly, but I am wondering if the Prime Minister has noted that in the actual Bill the amount one-half is written as a figure, and I am sure he would wish to take this opportunity to make it a word to avoid possible errors in the future. In the initial Act it is written out as a word. I think it is possible to have the amendment done without bringing new legislation.

Rt. Hon. J. M. G. M. ADAMS: I am sympathetic towards the hon. member's request in this matter. The new style of drafting is to use figures, the old style was to use words. But where an Act throughout uses words I think sometimes when you draft on figures and the page is reprinted under some substantive arrangement, it looks inelegant. For instance, Clause 6 spells out \$120.00 a year and spells out three months, and other Clauses spell out ages — "a person ceases to be entitled to children's pension after he becomes twenty-five years of age" — and the twenty-five is spelt out. I think I would be prepared to accept the hon. member's suggestion and move that instead of the word "half" the word "one-half" be substituted and that Clause 4 as amended stand part.

The Clause as amended was then passed without division.

Clause 5 was called.

Rt. Hon. J. M. G. M. ADAMS: Mr. Chairman, I beg to move that in Clause 5 the figures 2/3 and 1/3, and 1/2 and 1/4 be deleted and that the words "two-thirds," "one-third", "one-half" and "one-quarter" be substituted therefor.

The question that Clause 5 as amended stand part was put and resolved in the affirmative without division. 1.15 p.m.

Mr. SPEAKER: The Chairman has reported to me the passing of one Bill in Committee.

On separate motions of Rt. Hon. J. M. G. M. ADAMS seconded by Hon. L. S. CRAIG the Bill was read a third time and passed.

Rt. Hon. J. M. G. M. ADAMS: Mr. Speaker, I beg to move that Order No. 5 be the next Order of the Day.

Hon. L. S. CRAIG: I beg to second that.

The question was put and resolved in the affirmative without division.

BILL TO AMEND THE BARBADOS REGIMENT ACT

Order No. 5 was called — second reading of a Bill to amend the Barbados Regiment Act Cap. 159.

Rt. Hon. J. M. G. M. ADAMS: Mr. Speaker, this is a very simple matter. Under the present Barbados Regiment Act, by reason of Section 6(1) the Commanding Officer of the Barbados Regiment shall hold office for a period not exceeding five years from the date of his appointment, and

in any case not beyond the day that he attains the age of 55 years. The present Commanding Officer of the Regiment was appointed on the 1st September, 1972, and therefore should have retired not later than the 31st August, 1977. Further, it is anticipated that he may very well reach the age of full retirement before the Act setting up the Barbados Defence Force comes into operation.

We are therefore asking the House to regularize Colonel Banfield's position as from 1st September, 1977 and to raise his age of retirement to the normal age of retirement of public officers — 60 years. This is in the nature of an interim measure and I am sure the House will wish to support this measure in all of its circumstances.

I beg to move that the Bill be read a second time.

Hon. L. S. CRAIG: I beg to second that.

Mr. SANDIFORD: Mr. Speaker, just a brief point. I know that this matter before us is to regularize a particular post, and I think that we are all grateful to the Prime Minister for setting out the reasons for this particular Bill, although from the Objects and Reasons we would not have known that this was the reason why this Bill is before us. I would like to raise this question. If for reasons of State it becomes necessary at any stage to call upon the services of an officer who is beyond the age of 60 and who would have rendered valuable service to the community in the military field, and the exigencies of State require that his services be made available — I am not speaking about the Leader of the Opposition whom we were told was distinguished in the military field and who has not yet reached the age of 60 — but I recall that in the Roman Republic it was necessary to recall one General Cincinnator (Rt. Hon. J. M. G. M. ADAMS: Is it not Cincinnatus?) He was recalled after he had gone into retirement. I want to know what provision there is for such a contingency. I am certain that the Minister — although he might not be presiding over the military forces of this country or over this nation for any length of time for that matter — if he would advert his mind to this particular point, because when I read the Act it seemed to me that it was pretty watertight on this matter and that it does not make any particular provision in this regard.

We cannot be too complacent on these matters, because we never know what will befall the State, and we need to have at our disposal the best services we can get. As far as the Regiment is concerned, we are still awaiting the legislation, having had an inadequate White Paper presented to us. I think that I dealt with that thoroughly on a previous occasion. We are still awaiting that legislation, and I do not know if the Minister is prepared to give us any further information in terms of the Cadet Corps and the training available from the Regiment for the particular corps. I have advanced the view that the schools should be allowed to develop Cadet Corps and that instructors should be provided by the Defence Force or the Regiment so that

adequate skills at instructor level would be available to the Cadets. I do not know if the Minister responsible for Defence will be head of the Defence Force — General Adams as I like to call him — can inform me on these matters.

1.25 p.m.

Hon. F. G. SMITH: Mr. Speaker, I want to say one or two things. I had hoped.....

Mr. SPEAKER: The hon. member for St. Michael North Central caught my eye.

Dr. CADDLE: Thank you, Mr. Speaker. The Hon. Prime Minister has emphasised the simplicity of this Bill and the purpose for which it was brought here, but I would like to raise an issue which comes out of this Bill and the issue is the right to employment of people of sixty and above. It seems simple to some people to infer that one way of promoting or creating employment opportunities is to call on people at sixty and above to retire and step down and make way for younger people, but you have to bear in mind that in the development of any society, and Barbados is one of these societies where health services have improved tremendously and where the expected length of life has increased, you will find that there are going to be more and more people over the age of sixty who are going to be very active, strong, and with minds alert and who should be permitted to continue to work. When they are asked to retire at that age and then go home and live on a pension which obviously would be inadequate in the present day circumstances, you will find that you are putting a lot of strains on the society which may very well be prevented if these people are permitted to work.

One has to relate lots of conditions as they obtain in society at the present moment, and I do not believe that in Barbados as much attention is being paid to the fact that the characteristics of the Barbadian population are gradually but definitely changing, and if one looks forward into the future by 1989 or thereabouts when the population is expected to approach about 300,000 in number, at that time one can expect at least 25% of the population of Barbados to be in the age group above 60, and that represents a formidable proportion of the population in actual numbers. If you are having this large increase of people at that older age group and then they are not contributing to the society, it puts an increasing burden on the number of people lower down who will then have to be supporting society and supporting these people. One has to look seriously at this question of the right of employment of people sixty and above because you cannot assume arbitrarily that because a person has reached sixty he has suddenly become useless.

If you look around in Barbados you will find many politicians in this country who have been active in politics at sixty or not far from sixty, and it is a bit strange to

observe the behaviour of politicians who seem to think that as long as a man is capable and can get the support of the electorate there is no age limit at which he must retire from politics, but then we set about to assume that people who may be making a worthy contribution to the development of the society have a right to be restricted by some age limit. All of these things need to be reviewed. In fact, in the United States, a country not far removed from Barbados, the rights of people over sixty are being looked at especially in the light of the right to employment, and people in Barbados sooner or later will also have to look at this because it has some very important consequences for the Barbadian population as a whole. While this Bill may be a very simple one in that it seeks to regularise some event which has taken place already, there is a very important issue related to it and that is the right of people over sixty years to employment. I would like to hear from the Hon. Prime Minister to what extent he sees this problem of the right of people over sixty to employment.

Hon. F. G. SMITH: Mr. Speaker, all I would like to ask the Hon. Prime Minister is this; as I understand it the Regiment should be established by 1st April or at least it is the intention of the Government to have the Defence Force established from 1st April. Consequently I would assume that this piece of legislation will be repealed perhaps some time during this month because certainly if we are going to have a Defence Force Act, there are going to be countless other amendments which would have to be made to the Barbados Regiment Act, Cap. 159, and I do not know whether there was any particular urgency since I should assume that by this month we should have introduced into Parliament a Defence Force Act which will take care of the age limit not only for the rank and file but for officers as well as the Commanding Officer of the Regiment, because I should assume that this age of sixty for retirement of the Commanding Officer will have a spread or there will have to be a limit where people go on the reserve and other provisions, so that this Bill as I suspect will have to be amended in several particulars because I see a section here which says that the Cabinet may disband the Regiment at any time. It must follow therefore that this Bill will have to have substantial amendments. Section 12 says that the Cabinet may at any time disband the Regiment, which is still the law, and obviously if we are establishing a Defence Force then provision such as that will have to be erased. As a matter of fact, if it is a comprehensive Bill dealing with the Coast Guard, the Regiment and other Defence Forces, this Bill in another two or three weeks is going to be repealed or substantially amended.

Perhaps the Prime Minister can also tell me this. At the moment we have a Colonel of the Regiment who is a distinguished officer, who has retired from the service and who just as in England with famous Regiments you have members of the Royal Household who are Colonels-in-Chief who on certain parades review the regiment, but it is an honorary title. In the new Defence

Force does the Prime Minister still intend to continue this practice of having a Colonel-in-Chief, or is the Governor-General going to be Colonel-in-Chief or is some distinguished officer who formerly served as in the case of Colonel Connell who is now Colonel-in-Chief of the Barbados Regiment going to continue? Is it proposed to continue this practice, and is there going to be any age limit for the Colonel-in-Chief of the Regiment or it will just be a distinguished Barbadian who perhaps has had military experience?

These are the two points: whether the need for this amendment in another few weeks will be useless and secondly, whether it is proposed to continue with the new set up with the very good practice of having a Colonel-in-Chief as an honorary person.

Mr. GREAVES: Mr. Speaker, just one short point on this amendment. In as much as it is an amendment to do with the Barbados Regiment, I think it is time for us to raise here and certainly to get some response from the Prime Minister the question of the future use of the whole complex surrounding where the Regiment operates. I am talking particularly of the Garrison Savannah, and I want to enquire of the Prime Minister whether or not he intends to use this area for the Regiment or whether it is going.....

Mr. SPEAKER: I think the hon. member is seeking, I believe, too much latitude.

Mr. GREAVES: In relation to the size of the Garrison, Mr. Speaker?

Rt. Hon. J. M. G. M. ADAMS: To the hon. member for St. Lucy, it is just as well he asked no more because I could not give him an answer. The whole future is now under consideration and that is the only answer I could have given him. There are committees of all sorts which are sitting on all aspects of the future use of the Garrison for sports and all kinds of matters, preservation of the buildings, the Regiment itself.
1.35 p.m.

Sir, I would like to deal with the strictly relevant points first. I am pleased that the memory of the hon. member for St. Michael South goes back to, who was he, Sir? *Quintus Flavius Cuncator*? Rather than Cincinnatus who was recalled from his farm? He need not have gone back so far, he would have discovered, and I am sure this would have fortified the argument of the hon. member for St. Michael North Central that, for example, in both world wars the really successful German Generals were all over the age of 60. Rundstedt who conquered France comfortably in 1940, Von Manstein, the greatest General perhaps of both wars, were all over 60, Sir, and to my mind that would lend weight to the argument that this Bill should be passed.

I tried to discover why the age of 55 was fixed in this Act, because it was fixed at a time when the general age of retirement from the general service was 65, compulsory at 65 voluntary at 60, and apparently the purpose was, I am informed, to make sure that there would be some rotation at the top, and the way you provide for the dilemma referred to by the hon. member for St. Michael South was to use section 6(2), because when a Commanding Officer is compulsorily retired no other officer can take his place, and there is in fact no age limit of officers, so you can appoint a temporary Commanding Officer who is of any age, and I believe that this power was made use of to a point by the late Colonel Frank Walcott, who was surely over 55 in the period of his last term, because he then retired from the public service, and this device, a little clumsy, yet served its purpose. However, I do not believe there is any precedent for compulsorily retiring a man at 55 and then appointing him to act in the post he has just vacated, not in the Regiment anyway, there has always been an interregnum, and therefore although Colonel Banfield continued in office it was not thought desirable to go about in all the fancy legislative devices, but it was thought desirable to regularise it once and for all. He will be 55 next month, Sir, which brings me to the point made by the Leader of the Opposition.

The Defence Act is under preparation, Sir, but what with Estimates and other pieces of legislation, it is by no means sure that we will find parliamentary time for the deadline. It will not be the first time that something was planned for the first of a month and could not go on till the first of the following month or thereafter. I think that Accounting Officers might find greater difficulty paying a man after he had reached the retiring age than they may find paying him if he had merely reached the expiry of a period laid down in the Act. The Accounting Officer has been paying Colonel Banfield on the understanding, Sir, because this was set in hand before the five year term had expired, had been paying him on the understanding that the matter will be regularised. Well, we thought it better to regularize it in the financial year and deal with it since we were not sure when the individual Act would come into force.

The points raised by the hon. member for St. Michael North Central were raised somewhat dramatically, but they are valid in many ways notwithstanding that, but he omitted to take one thing into his analysis, and that is, he omitted the question of looking at these matters of the retiring age in terms of the demographic profile of the population. It was not the Barbados Labour Party, as far as I recall, who reduced the retiring ages from 60 and 65 to 55 and 60, and a part of the reason for the reduction in the retiring ages was that the population was getting younger, there were many more young people who required jobs, and the original argument for letting people go home earlier so as to make

way for younger people was the argument of the hon. member's party, not ours, and if a population has a very large number of young people compared to the old people, in many instances it is thought desirable, medical advance notwithstanding, to have some amelioration of the retiring age, offer leisure at the top in return for employment at the bottom of the age structure.

This is the situation in which we found ourselves and this is the situation with which we have been dealing, but I do not believe that my colleagues will be angry with me if I say that we have discussed in Cabinet the question of raising the retiring age if it can be found that such a raise can be accommodated within the existing structure of job opportunities and existing age limits. It is safe to say that there is really no doubt that before the end of this century retiring ages in the public service will have to go back up; there is no doubt about that to my mind, but the question is when, and the reason that they will have to go back up is not merely that people are more capable of working, it will be that the population of a working age will begin to diminish very drastically in relation to the population of pensionable age, and there will then no longer be the justification for enforcing early retirements so as to maintain job opportunities for persons at the time when they most need them, because whatever the hon. member said, and hon. members on this side, their hearts go out to the plight of the aged, and we well recognise that older people have as much need for continued employment as anybody else. Nonetheless, a man in his thirties and forties has an exceptional need for employment, because it is then he is educating children so that society can continue. When you reach your fifties and sixties generally you have educated your children.

All of these are considerations which prevailed with the former Government, and there are considerations which apply but to a lesser extent now, and the matter is being reviewed. We can, I think, look forward with equanimity to a situation where instead of having a potential work force of people as we now have and a pension force of 30,000, that we find ourselves as Britain, France and others have found themselves with a pensionable force approaching 40% of the population, so that you have 60% of the population trying to support 40% with pensions. In Barbados it is very much the other way round now, we probably have 75% of the population supporting a pensionable force of 25% of the population. There are now three times as many workers as pensioners. I think these are broad figures, Sir, I would not like hon. members to contradict me by saying it is 78% instead of 75% or whatever, but these are broad figures. We are now in a position where we can afford to pension people at 55. The position may improve when we cannot afford to pension them and we will then have a situation where you cannot afford to do it and they do not want to be pensioned, and the pressures to carry the age of

retirement up will rise, and I anticipate that as I say this time will come, granted our present rate of birth, this time will come before the year 2000.

Dr. CADDLE: If the hon. member will give way, would you like to comment now on the situation where a person retires at age 60 and can only draw his National Insurance pension at 65?

Rt. Hon. J. M. G. M. ADAMS: It is a matter which is also being taken into consideration. It existed, Sir, under the previous regime, again it is not something that we have created. I see hon. members telling me not to say it.

1.45 p.m.

I have heard and read reports of hon. members indicating that something has changed in this matter of retirement since we came into office. Nothing has changed; all that has happened is that when in Opposition we did not talk about it and now they are in Opposition they talk about it. But the jump from 60 to 65 existed before September 2, 1976. People retired at 60 and had to wait till 65 if they were not entitled to the Public Service pension or national insurance pension; and this is something that has been the case all along. This matter is also under consideration and I think that eventually it will be dealt with, just as when the National Pension Plan comes into operation, provisions will be made to close the gap.

Generally speaking hon. members will know that those who have been retired from the Government service under the age of 65 — not 60 — have been retired in circumstances where they get a pension; and when they get to 65 perhaps they get another. I am not familiar with all the overlapping cases, but even in areas in which there was such heavy criticism, as for instance the School Meals Service, I have heard a member congratulate the Government on making sure that all those who could qualify for suitable retirement benefits by staying on a little longer were allowed to stay on. One of the ladies retired just last month and her benefits are being calculated now. So that although the fire has been poured on our heads in this matter, when the furore dies down people will realize.....

Mr. TAITT: On a point of order, Mr. Speaker. I do not quite understand what the Prime Minister is saying. Is he saying we should congratulate them because they sent home people?

Mr. SPEAKER: That is no point of order.

Rt. Hon. J. M. G. M. ADAMS: Whether point of order or point of elucidation or point of wit, I really look forward to the hon. member throwing out some attempted witticisms. After all, we do need some light relief in the House of Assembly at times. But I regret to

say the hon. member has disappointed me on this occasion. Is the hon. member saying that every public officer whose post was abolished or who goes home at age 50 or 55, or between 55 or 60 is somebody who has been sent home? The law has been administered in these cases as in others, and I am sure hon. members will welcome the intervention and the useful part of the contribution made by the hon. member for St. Michael South Central and will realize that this matter of pension is a much more difficult thing than a mere snatching at temporary political advantage. A whole series of decisions has to be taken relating to retirement age, and whether it is 55 or 60 or 65 or whatever, however you decide, the interests have to be balanced and an appropriate policy worked out, and this is what the Government is working towards.

Mr. Speaker, I beg to move that the Bill be read a second time.

Hon. L. S. CRAIG: I beg to second that.

The question that the Bill be read a second time was put and resolved in the affirmative without division.

On the motion of Rt. Hon. J. M. G. M. ADAMS, seconded by Hon. L. S. CRAIG, the House went into Committee on the Bill, Mr. ODLE in the Chair.

Clauses 1, 2 and 3 were called and passed.

On the motion of Rt. Hon. J. M. G. M. ADAMS, seconded by Hon. L. S. CRAIG, Mr. CHAIRMAN reported the passing of one Bill in Committee and Mr. SPEAKER resumed the Chair and reported accordingly.

On the separate motions of Rt. Hon. J. M. G. M. ADAMS; seconded by Hon. L. S. CRAIG, the Bill was read a third time and passed.

SUSPENSION OF SITTING

On the motion of Rt. Hon. J. M. G. M. ADAMS, seconded by Hon. L. S. CRAIG, Mr. SPEAKER suspended the Sitting until 2.45 p.m.
1.55 p.m.

(On Resumption:)

Mr. DEPUTY SPEAKER took the Chair.

Hon. F. G. SMITH rose.

Mr. DEPUTY SPEAKER: The rules have been suspended.

problems which this would create for children of all ages who have got after all to live through the rigours of daylight saving time. Again I would hope that this particular point would be taken into consideration by the Government. After all, Mr. Deputy Speaker, the Government claims to be an open Government; one can only presume from that that the Government is open to suggestions, is open to the point of view of various organisations and it would want to be guided by the kind of analysis and experience of people who have had opportunity to test the reaction to daylight saving time. Consequently we cannot understand how in the face of this massive opposition from respectful institutions and organisations within the community and certainly from the large number of people who have openly voiced opposition to it, that the Government is still pursuing the implementation of daylight saving time.

3.05 p.m.

There are other factors which have to be taken into consideration, Mr. Speaker, and one should look very clearly and very carefully at the effect which implementation of daylight saving time will have and does have on people who live in the rural areas of Barbados, people who live in areas of St. Lucy, St. Philip, St. Joseph and St. Andrew. I am hopeful that for once the Prime Minister would release his members from the shackle of the party whip to enable them to vote according to their consciences, and I am sure that if this were done hon. members would be free to express their views, and certainly to reflect the feeling of their constituents on this particular matter, so one would hope that that would be a matter which would be allowed in this Chamber by the Prime Minister as far as his members are concerned.

On the question of the effect which daylight saving time must have and obviously will have on people from the rural areas of Barbados, and particularly two categories of workers, one, the agricultural workers and two, those workers who have to travel long distances into the urban and suburban areas to earn their daily bread, one has to look at the effect of daylight saving time on these two categories of people, bearing in mind that at the present time the reaping of the sugar crop is at its height, and bearing in mind also that the intention of the Government is to introduce daylight saving time with effect from the 16th April. The Prime Minister himself in June, 1977, admitted that the agricultural workers would suffer some disadvantage because of the fact that they would have to rise up and go out to work in the dark, and I think that if one recognized the kind of situation which obtains as far as agricultural workers are concerned, one would see very clearly that the system which operates at the present time, particularly in the reaping season, a cane cutter goes out as early as possible, but of course when he can see, and he does not like cutting long into the evening when the sun is hot.

Consequently, Mr. Deputy Speaker, it means that he would be losing effectively an hour of work as far as the cutting of canes is concerned, so that when one examines the effect of this and certainly on the other unfortunate worker — because the point I am making is that you cannot start to cut canes until you can see, otherwise rather than cutting the canes you might cut off your fingers or a hand or a foot or something like this — so that we have to take these things into consideration.

Then, Mr. Deputy Speaker, the effect on workers who have to travel long distances. If you take the situation of a worker who lives in St. Lucy or St. Philip who has to travel to get to work in Grazettes or at the Harbour Industrial Park, it means effectively that that person will have to rise an hour earlier than is normal, and I want to say that this kind of disruption must have an unsavoury effect and certainly must be a disadvantage to the workers concerned. The private survey which was done only recently amongst workers in some of the industrial parks and from some of the rural areas in Barbados indicates quite clearly that there is an overwhelming opposition towards daylight saving time, and I hope that the Government would take into consideration the feelings of people in this particular regard, because it is something which affects everybody who lives in Barbados, and this is something where, as I said, I think that some kind of testing should be gone into and not just a decision taken by the Cabinet or whoever makes that kind of decision that daylight saving time should be re-introduced.

I feel therefore, Mr. Deputy Speaker, that in view of the reasons and the arguments which have been advanced here today, and which will also be advanced against the re-introduction of daylight saving time, that the Government will feel compelled to re-assess its position on the re-introduction of daylight saving time and ensure that the kind of inconvenience and the problems which people will experience on this will be reduced. But we are talking of a Government which claims to be an open Government and, as I say, the very disappointing thing about this is that no attempt was made to test public reaction, to find out from people who would have to undergo this kind of inconvenience about their feelings about daylight saving time. Certainly if this were done I am sure we would not now be in this position arguing about the implementation of the non-introduction of daylight saving time, so that I hope, Mr. Deputy Speaker, that this particular matter would be given certainly its fullest ventilation, as I said earlier on, and that the members on the other side will be given the opportunity to really and freely express their points of view on this, and I am certain that if this were done and if they do not have to toe the dictates of the party line and we have a free vote in here that there would be an overwhelming support for the non-re-introduction of daylight saving time.

I therefore beg to move that this Resolution do now pass.

Mr. WEEKES: Mr. Deputy Speaker, I have great pleasure in seconding this important Resolution. As the senior member of this House in service and age, I am in a position to state here today that I am speaking on the behalf of the masses of this country. I do so, Sir, with a full sense of responsibility and honesty of purpose.
3.15 p.m.

I was not as fortunate as some others to be fed by my parents with a silver spoon when I was a child, and therefore you will expect me to represent the workers at the bottom of the ladder.

Mr. SPEAKER entered and took the Chair.

I am not here to mislead this House; I am here to implore the Government to reconsider its decision because it is not in the interest of the people. Sir, if we were to take a plebiscite in this Island I can assure you that you would get less than 10% of people in favour of Daylight Saving Time. If you want me to bring statistics I will tell you that I am from among the people and mix with them daily. I am not one who waits until he needs a vote to go around a district or constituency beseeching, imploring and cringing to get votes. That has never been my policy, and therefore when I come in here to speak, I can speak my honest opinion. I have no grouse with the present Government, I am not speaking against the present Government, but I am drawing this matter of great importance to their attention, and I want to say that any person who feels that Daylight Saving Time will enhance his reputation or brighten his image in his constituency is living in a fool's paradise. I am saying so because I mix with the people and know the feelings of the people. I am not here to represent any party in this particular issue; I am here to represent the people. If the Government can convince me that there is any advantage to be gained by introducing Daylight Saving Time I would give in; but because I am aware that it is not in the best interest of the people I think it is my duty to let the Government know this. But even if we assume that the Government feels that this is a political issue, I have no image to project to my constituents and I can assure you that introducing this Daylight Saving Time will not pay any dividends to any member of this House of Assembly. But any Government which has an overwhelming majority can do as it likes and therefore my words may be falling on stony ground today, but I have no apology to make to anyone for drawing this matter to the attention of the House. I do not need anyone to shower any compliments on me in a matter of this nature because I like to cherish the thought that I am on pre-retirement leave and therefore I have not come in here to make any speech for vote catching.

Mr. SPEAKER: I wonder if the hon. member is discussing daylight saving time or twilight saving time?

Mr. WEEKES: I am going to state my reasons now and the reasons why the majority of the people of this Island do not want Daylight Saving Time: (1) The inconvenience and hardship which mothers who are employed and who have to carry their small children to the various nurseries before travelling long distances to work. Some have to travel ten or twelve miles before they get to work, or in many cases even more.

(2) Domestic workers who must travel daily for employment from one parish to another, and especially those who reside in the rural areas and in many cases have to travel ten or twelve miles. And I defy any person to get up in this House and refute that statement.

(3) The artisans who are paid daily by poor people to repair their houses. They are not going to get to work on time, yet they are going to leave at the stipulated time in the evening; and yet they are not going to get to work on time.

(4) The agricultural labourers who must prepare meals for their children who attend schools, and they have to do this before they go to work. (*Asides*) Regardless of school meals no parent sends a child to school without giving it something to eat, regardless of how poor the parent is. That means the parent has to get up early around 4 o'clock in the morning.
3.25 p.m.

These people after preparing meals, in many cases have to travel two miles, three miles, or four miles to get to the various plantations; and it is known that with a day's work they are paid by the hour; and as soon as these people arrive late they will be paid one hour short. Now, in Barbados you get the mornings very cold. I have seen people — I am speaking from experience regardless of those who try to give the impression that they do not know the plight of the working class people — in many cases I have watched these people dropping manure into the cane fields. Imagine people having to get up out of their beds to drop manure so early; and if they cannot carry out the orders of the manager they can go back home. It is that simple.

There are old age pensioners in the country who have to travel long distances to go to the various centres to receive their pensions; and people who receive national assistance, they too have to find themselves getting up at a very early hour. I have asked the Minister responsible about cheques, and I have not heard about that yet. I hope you will forgive me Mr. Speaker, but that is my opinion. Daylight saving time reduces productivity and I defy any man to come and tell me that that is not so.

fishermen, sugar workers, transport workers and peasants from the parish of St. Philip which was put into my hands — I believe it was due to be published in the newspaper — asking the Government to continue the daylight saving.

Mr. WEEKES rose.

Mr. SPEAKER: On what does the hon. member for St. Philip South rise?

Mr. WEEKES: On a point of elucidation, I am wondering if the Rt. Hon. Prime Minister will allow me to see that petition and to tell us how many people signed it.

Mr. SPEAKER: That is no point of elucidation. (*Asides*). Order on the Government benches, please!

Rt. Hon. J. M. G. M. ADAMS: I am informed that it is between 30 and 40 persons who signed. Hon. members will deal with a whole variety of things, but I want to deal with one or two specialised matters.

A good deal has been made of the Parent-Teacher Association, you would not think that this is the same Parent-Teacher Association that wrote to us last year and informed us that the Executive Committee at its last meeting discussed the letter from the Ministry of Education re daylight saving time and agreed to advise me that they were in favour with my experiment. You would not think that they are the same people. The Barbados Union of Teachers said last year that they would like to see the experiment and they would comment with greater validity after the period had passed. We wrote them on the 29th December asking for their comments and we have not had an answer yet, they have not put in any objection. The Barbados Secondary Teachers' Union also last year asked for the experiment to go on so they could comment, they have not sent us any objections yet. The Associated Independent Schools had this to say in their reply on the 17th November, after the experiment. I will read it out.

"With reference to your letter..." and so on, "... inviting our comments on daylight saving time, the Association felt such comments might be more valuable at the end of the experimental period, and the matter was discussed at our meeting on the 15th November, 1977. There were no strong views for or against the DST, none of our schools had experienced problems as a result of the advancing of the time. Several members said that the longer daylight time in the evening was good because it allowed pupils who stayed late at school for activities to reach home while it was still light.

The view was also expressed that the advancement of the time would be better on a permanent basis rather than a short period only."

The Conference of the Heads of Secondary Comprehensive Schools, this is Mrs. Tudor.

"With reference ..." and so on, "... addressed to the Chairman of our Conference, I am to state that the members feel that daylight saving time was of great benefit to the organisers of recreational activities and sport who are concerned with the participation of students after normal working hours. Parents seem to be very willing to allow students to remain for such activities knowing that they would be likely to arrive home before it became dark.

The daylight saving time seemed to have little effect on the working of our schools, except that at first the students found it difficult to get up while it was still dark,"

which others have said,

"especially at the end of the period.

We recommend therefore that the scheme be started earlier and that it should end by August 31, 1978."

We have said September, we have taken off October. That was signed by Mrs. Pamela Tudor, a woman highly respected in the educational life of this country, and as against that now, under the influence of Frank Alleyne, who, Mr. Speaker, you will remember that he was the greatest and most vocal opponent of daylight saving last year before it started.

Mr. SPEAKER: No, I do not remember, I do not even know him.

Rt. Hon. J. M. G. M. ADAMS: He telephoned me during the 'call-in' programme to explain about all these poor people. Under his influence what do we get from the Parent-Teacher Association? "It interrupts the routine of pupils preparing for examination." That is nonsense. "The pupils commuting long distances to and from school face severe physical stress, and that this is even more acute in the case of girls, who labour under the fear of sexual assault." I want to deal with this. I have looked through the recent Police files on all cases of rape reported, and not one of them, although the mornings are dark now, has been reported in the early morning. All the rapes which have a time in the Police files attached to them, strangely enough, are in the evening between 7 and 8 o'clock. An unknown man raped a lady last Saturday between 7 and 8 o'clock somewhere or the other. A mother complained that her daughter was raped. There

were two rapes this weekend, I do not believe it is in the Press yet, but still I will mention it. Nothing to do with the fact that the mornings are dark, but with the fact that the evenings are dark, because that is when you generally want your girl children not to be out, that is when you feel unsafe if your girl children are out. If they stay on at school for netball or if they go to the matinee and they found themselves coming home in the dark, that is when you are more worried about them.

I am assured also that the incidence of rape is bigger during the dark months than it is indeed during the light months. There are no more rapes in January and February, not even although the young female population of Barbados is several thousand larger during those months than in other months.

3.55 p.m.

The next point — people living in the rural areas are forced to travel through agricultural districts before sunrise and this is potentially dangerous for women and girls generally. I heard the hon. member for St. Philip South challenge anybody to refute that girls have a long way to travel to school — ten or twelve miles, also domestic servants. But has daylight saving time anything to do with the distance from Penny Hole to Bridgetown? If you live in Pie Corner and had to go to St. Michael's Girls' School or Queen's College you would have to travel in the dark every day; so do not tell us nonsense about daylight saving time being responsible for people travelling in the dark.

Sir, I do not want to read through the 41 points made by the Parent Teachers Association: "It was impossible to compensate in the evening for the increased hustle of the day due to daylight saving time". "The early morning period is very dark and necessitated wasted use of electricity". But they said nothing about 6.30 to 7.30 in the evening being light and not having to switch on their electricity. I am sure more people are awake between 6.30 to 7.30 in the evening than between 6.30 to 7.30 in the morning.

"Children went to bed late and had to rise early". Nowhere do you read that there are some areas in this country — plantation tenancies for example — that do not have electricity and that with daylight saving time in June and July children can get home and do their school work by daylight and not by a kerosene lamp. Nobody considered that children like to go home after school, play and do their studies if possible by daylight rather than having to rely on a lamp.

"The human costs involved are excessive."

Mr. WEEKES: Mr. Speaker, on a point of elucidation. The Hon. Prime Minister seems to be the

only person in Barbados who does not know that children study at night. When children come from school...

Mr. SPEAKER: Will the hon. member take his seat. That is no point of elucidation.

Rt. Hon. J. M. G. M. ADAMS: The hon. member does not understand. It is to accommodate children studying at night that you put forward the clock. They come home, eat supper, rest, and when they get up to study at 7 o'clock or half past seven there is still light. My children go to bed between 7.30 and 8 p.m., — and I believe there are others in Barbados in that position — and when they study it is daylight. I am emphasising that children study at night and by giving them an hour more they can study by daylight. But the hon. member gets up to tell me I am ignorant of such things.

The hon. member for St. Philip South suggested we must have a plebiscite; the hon. member for St. Lucy said we should have a referendum. That is a Constitutional point. We will have a referendum to get people's opinion on matters not necessarily politically partisan, but I am not accepting that daylight saving time has to be dealt with on the basis of a referendum. I really don't believe the hon. member could mean that.

Mr. Speaker, I believe that hon. members on this side wish to speak, so I just want to mention one or two small matters before I sit down. I don't want to dwell too much on the Parent Teachers Association but I would like to give them some advice. That Association seems at the moment to have come into force as a pressure group. Immediately I mention that Association in government circles, all I can hear is criticisms. I hear that when we were looking for traffic wardens to help children to get across the street and they applied to the Parent Teachers Association not one of them volunteered. But they can be led by Mr. Frank Alleyne in a series of distortions in this matter and I really wonder what the background to this is.

I believe the hon. member for St. Lucy has his convictions about this matter, but such sampling of public opinion as has been made available to me indicates that in fact the majority of supporters of the opposite side are in favour of daylight saving time, that perhaps indeed the opponents of daylight saving in many cases come from within the ranks of this party. I am not going to underline it, but there are certain people who are resistant to change. And it is significant if you read the letters in the newspapers and see who are against daylight saving time. People are entitled to their opinion, but in my view a vocal minority must not be able to shake the resolve of the Government or the wishes of the majority, and it is unfortunate that in democracy people seem to vote more against than for. If you are against something you are

very much more vociferous than when you are for it. In the past three days a survey has been made on this matter. This is not the full survey which will be commissioned by the Government later this year after the results of the experiment which will be commissioned by a public relations firm; these are just preliminary results which will give us some guide as to the accuracy as to the views which we hold. A substantial number of persons all over the Island have been interviewed in a sample large enough covering virtually every aspect of public opinion in Barbados. The persons interviewed are to be found in every walk of life. Of the persons interviewed, starting from the bottom, 23.3% expressed themselves against daylight saving; 59.7% were for daylight saving; and those who were uncommitted were 19.2%. Of those who welcomed it one-third said it was a help in gardening; 28.5% said it was invaluable in athletics and organized sports. The majority of parents, about 60%, said daylight saving time created difficulties in the morning when children had to leave for school; however, they said it gave them more than enough time on evening to do their homework satisfactorily in addition to allowing them adequate time for recreation and household chores. It was shown that most children were able to get home during daylight hours and that there were fewer complaints of sexual molestation during the period of the experiment last year. Several people said they were opposed at first but grew to like it and were sorry that it was discontinued. Others said that when travelling abroad Barbadians adjusted to daylight saving time without complaint and so they cannot see what the present fuss is all about. Of the 20% who showed indifference to DST, more than 65% of that 20% agreed that it should be tried for a longer period before people could form a proper opinion. Ten percent of these felt it should be continued only if it was shown that it created no more difficulty than was experienced during the normal dark months.

4.05 p.m.

For what it is worth also those who oppose daylight saving time, or even 80% of those who opposed it said that it would be beneficial to the majority of sporting and social events. The persons who opposed DST complained merely that it made the mornings too dark. I do not think that this is any surprising statistic to hon. members. They complained that it would inconvenience early labourers, that it would increase fuel bills. You see how a non fact can gain currency. It was complained that it robbed workers of rest at night, that it was unnecessary in a tropical country and was a hardship on school children and shift workers. In other words, the report summarised what is in the experience of all of us, because those complaints which that part of the public have put out are the same as those voiced in here. The advantages and the preferences shown by the majority are the same as the preferences shown in here.

The difference, as far as I am concerned, between this report and the argument of the hon. members is that in my humble opinion, this report that I have here records a little more precisely the opinion in the country than the opinion of hon. members who have spoken about opinion in the country. In this at least I am not putting it forward as the end all and be all; but this at least is more scientific, while hon. members' opinion is purely subjective; but as I have said, I am not putting it forward as the be all and end all. That will come at the end of the current period of daylight saving time when we take a full and proper sample survey.

I believe that the Hon. Minister of Labour will be in a position to tell us what the guide lines of the survey in due course can be expected to be. I will say this. Day Light Saving in Europe has nothing to do with twilight. Twilight is an expression ill understood by many persons (ASIDE: Tell us who did the survey) I will not say who did the survey or who is going to do the full scale survey later. The full scale survey is going to deal with household matters with the housewife; with wake up time and go to bed time; with come home time, particularly with regard to male members of the household. It will be interesting to see if men come home at the same time during D.S.T. as when it is dark.

In Agriculture there will be an examination of the productivity of field workers; inconvenience to the household gardeners. There will be an examination of the productivity of workers, attitudes to work regarding starting and finishing times. Night entertainment will be examined — the effect on drive-in-cinemas. The starting time for fetes; attitudes of hotel night workers in relation to starting time of hotel dinners and subsequent night entertainment; attitudes towards T.V. times.

There will be taped interviews and a full draft questionnaire. Enumerators will be trained and stratified random samples will be chosen. The survey questionnaires will be edited and coded by data key punch computer for computer analysis; so that in due course we will be able to rely, not on our own opinions, or not even to rely on preliminary surveys, but we will be able to rely on a scientific survey as to whether the people of this island feel that there is more to be gained from daylight saving than to be lost.

I think that perhaps in many ways the 10 per cent who said that they did not know — those who were in the middle and said they would support it only if the disadvantages of the dark mornings are not worse than the disadvantages of the normal dark mornings, are perhaps the most sensible people of all because they are really trying to accommodate the minority; but all of this will be analysed, and the Government will then be in a position to take a permanent decision. Until then we will

think it a serious mistake to abandon daylight saving at the first puff of an apparently contrary wind.

It started last year in June which is not the best starting time for it; for although the mornings get darker earlier in the beginning of the year, I think that we lost the advantage of the well lit evenings. It will start this year in April and it will run to September, and it can be analysed in a better form than last year. Meanwhile I would like to ask hon. members, to ask the public outside — those who supported us and those who did not — to tell us what bad we have done, those who expressed themselves as indifferent, those who expressed themselves not in favour of it — I think they must be the committed politicians — we will ask them — we will ask everybody not to treat this matter hysterically. The time of sunrise all through January, February, and March is after 6 o'clock. Do not treat it as if it is something radically different than what we will be introducing — the time of sunrise being after 6 o'clock in May, August and September. Darkness is darkness in January just as it is darkness in June; and if all the people who have been making a hue and cry about daylight saving would go to bed early enough tonight and wake up tomorrow morning at quarter to six, I think that there would be a lot less nonsense talked about dark mornings as a result of D.S.T. I would suggest to the hon. member for St. Philip South and the hon. member for St. Lucy to set their alarms for tomorrow morning for a quarter to six and then think about the people in Penny Hole, East Point and Pie Corner; because if you have so much compassion for them in June you will have to have the same compassion — but at least you will not have me to blame for it being darker tomorrow morning at 6 o'clock.

4.15 p.m.

Mr. Speaker, the Government will not be supporting this Resolution. I am not making the last speech. I anticipate this debate will go on very much longer, but I am just making it clear that the Government thinks this Resolution quite inappropriate at the present time. It does not accept its premises, the information available to the Government contradicts the opinions put forward by its proponents, and we will be going ahead with daylight saving time this year on April, 15.

Hon. F. G. SMITH: Mr. Speaker, when the Rt. Hon. Prime Minister opened, he indicated that a matter such as this matter of daylight saving time was highly emotional. I think those of us who have listened to the Prime Minister will agree that he demonstrated in no uncertain term that this matter is an emotional matter. Our opposition to daylight saving time is not a matter which I think can be argued against because the Government on the showing of the Hon. Prime Minister is in no better position to say whether the people want it or do not want it. It is purely a matter of personal choice and

opinion. As a matter of fact, it surprises me that in an open Government we could have had a clandestine survey, because nobody in the Press has ever heard that any survey was being carried out without the public knowing what questions were being asked by the Government, and I would like to know how they can approach anybody without making it known to the public that people will be coming around and that the Prime Minister can read from the survey. I want to know what value that could have in establishing percentages of anything, because one would not expect an open Government to send spies to quietly ask somebody.....

Mr. SPEAKER: The hon. member should use a little kinder language.

Hon. F. G. SMITH: I mean send people. The Prime Minister has refused to name the firm and he has not told us how it was conducted. This is the first time we are hearing of it. Even when he was on T.V. he did not tell the public that a survey had been or was being carried out, and the mere fact that we do not know what questions were asked, whether it was in St. Michael or in the country means that we are left by an open Government in the dark.

Rt. Hon. J. M. G. M. ADAMS: On a point of elucidation, I said quite clearly that the Government is not relying on the survey, and I said it was all over the country. I did not say that the survey has no value. I said it is not the survey which is making us carry it out and I said I am not even going to say who the full scale survey is going to be conducted by because I want to avoid exactly what the hon. member has said, exactly the feeling that people may want to give an answer which they think will please the Government. The survey was carried out secretly for the very reason that people were left to think that it was the Opposition or the Government or somebody finding out on his own.

Hon. F. G. SMITH: Mr. Speaker, I am very glad to hear that explanation but it strikes me as very funny that when the Government needs a survey they use their Statistical Department for even more intimate questions from people — how many cows and sheep, whether the people feel it is for tax purposes, but now we are going to hear that the Government is going to employ a firm. Whether the Government employs a firm or not, Mr. Speaker, I would ask the Government that prides itself on open Government to intimate to the public of Barbados that certain questions will be asked and that there will be a survey. I want them not just to spring it on them and go into the villages asking questions.

Rt. Hon. J. M. G. M. ADAMS: Mr. Speaker, I do not want to be continually interrupting, but I have just intimated that there is going to be a survey at the end of it. I am saying so. How much more can it be said?

Hon. F. G. SMITH: Of course the question is what it will cost the Government. I imagine the survey will not be free so at some point in time it will cost the taxpayers some money. But to get back to this question of daylight saving time, it is controversial the country is divided on it, and I say without fear of contradiction that the Government's opinion of what the people of Barbados want is no better than the opinion of the Opposition that the people do not want it because they have carried out no survey. The survey which the Prime Minister quoted from he says he is not relying on; so it is the collective wisdom of the Government with 17 seats against the Opposition with seven; that is what it boils itself down to, with the Government in a position to enforce and to gazette daylight saving time at their own whim and pleasure. It has already been gazetted and therefore when we get up in here, these are the views of the Opposition and you cannot refute it because you have done no statistical survey to show we had a proper survey and that the percentage is 47:20. You are in the same position as we are; so do not say that the Opposition does not know what the public wants because neither do you, but you are feeling that they want it and the Opposition says categorically that they do not want it.

Now, Mr. Speaker, I am not against change and those who oppose daylight saving time are not against change. All we are saying is that Barbados has carried on remarkably well since World War II without daylight saving time and there is no need at this point in the absence of cogent and economic arguments to disrupt the even tenor of the ways of the population of Barbados. That is the main argument and I am going to deal with it in greater detail. Why disrupt the life of people when you cannot show that the worker is putting in more work, that productivity is increasing, that what the Prime Minister talks about, the balance of payments and other more weighty matters are being benefited by the changing of the clock. If the Government changes the clock and pushes it back or forward, all those who work will have to go. If you have to be in Court at 9 o'clock you will have to be there; those who have to get to work will get to work, but my main argument is that in the absence of reasons to indicate to me that Barbados in its present economic position is going to benefit from the change of the clock which in some form or another must disrupt the lives of every single person, let us get down to more important things.

We are operating in a system, Mr. Speaker, where we are talking about sport as one of the main areas for daylight saving time. In Barbados in years gone by we did not have a five day week. Nearly every Government Department today closes down at 5 o'clock with some exceptions. Businesses in town closes down after five days; lawyers' offices close. The workers today and the young people in Barbados have the whole of Saturday. Time was when the Church protested against games on

Sundays; now you can play cricket, gamble, do anything on Sundays, so that to tell me today that the people of this country have not got enough time for recreation is nonsense with a five day week both in Government and in some cases in private firms. You have the whole of Saturday for games, paddle tennis, anything you like; the young children who are of school age have Saturday too, so the children up to twenty in the Government secondary schools, no matter how many thousands there are have the whole of Saturday and Sunday; so don't tell me you are providing five hours a week to disrupt the even tenor of the ways of the population for sport. The children who are going to school up to 18 and 19 at Springer Memorial, Princess Margaret, Coleridge-Parry, Harrison College have Saturday and Sunday; civil servants have Saturdays and Sundays and businesses in town have Saturdays and Sundays because the Church is no longer, even if you do not go to Church in the morning, protesting against people playing sport on Sunday, so you do not need to disrupt the even tenor of Barbadians to give one extra hour a day, five hours a week. Nobody is opposed to change, but change must be meaningful. The Romans did it in their days when they wanted to divert the citizens from the corruption in Rome. They used to talk about *panem et circenses*, bread and circuses, and therefore when you want to disrupt and remove the people's attention that this country is in economic trouble and that this country needs more productivity, you introduce daylight saving time, so that when you wake up in the morning you are cursing yourself or somebody rather than facing the real issues that are involved.

4.25 p.m.

This is a diversionary tactic without any economic merit to the benefit of Barbados, but to come forward and tell me that a few sportsmen have an hour, they do not start any earlier, and they have a whole Saturday. People today have more recreation and more leisure time than we had, and in terms of sport we produced Walcott, Worrell, Weekes and Sobers without any daylight saving time, and apart from Desmond Haynes you cannot get a Barbados side to make two or three hundred runs in a colony match. Football, the same thing, tennis is on the improvement without daylight saving time, and hockey has been introduced, and there is no guarantee that they will use this time for sport. Do you know what is going to happen? You will have an hour earlier to play with the one-arm bandits that are in the working class areas in this country. That is all that is going to happen. Even the Principal of Presentation College is already complaining that the children are gambling more, and when the child comes out earlier in Bridgetown with the sun still up he is not going at the stadium or at Harrison College, Lodge School or Combermere School playing field, he is going to loiter down in the bus stand and Nelson Street and gamble away his 25 cents on that iniquitous invention which has almost brought this country to Sodom and

Gomorra. That is what it is and that is all it is, and therefore, Mr. Speaker, the question of sport as far as I am concerned is a non-argument which does not get off the ground, because Saturday and Sunday, two full days, are there, and no child, the young people up to 20, the civil servants, people who work in lawyers' offices and other businesses that close on Friday, they have more than enough time in a week. If they are going to do social work and help the working class people to train children in Scouts and Guides and in other areas where there is a great need for social work, I would be the first to agree. If they are going to use that hour instead of gossiping and saying what people do and who is living with whom, and who has whom, and if they use that extra hour to help the poor under-privileged to organise Guides at Queen's College, and Guides at elementary schools, or to help the poor people of this country, I would be the first one to go along with the plea for daylight saving time.

I would just like to read the last paragraph as reported in the Advocate on Friday, June 3, 1977, when there was the phone-in programme.

Mr. SPEAKER: The Hon. Leader of the Opposition. The time is 4.30 and we have come to the end of Private Members' time. I understand that there was an arrangement to stop at 4.30.

Hon. F. G. SMITH: Yes, Sir.

GOVERNMENT BUSINESS

Hon. H. B. St. JOHN: I beg to move that Government Business be taken.

Mr. SPEAKER: Government Business is now the instant Order of the Day.

RESOLUTION TO APPROVE THE COMPULSORY ACQUISITION OF LAND AT CHEAPSIDE, ST. MICHAEL

Hon. H. B. St. JOHN: Mr. Speaker, this Resolution seeks the approval of Parliament for the acquisition of a parcel of land comprising 2,070 square feet at Cheapside, better known as Reef Road. It borders on Reef Road and other lands of the Government and lands of one Winifred Beckles, Sir.

The object of this is to add to the area of land previously designated for the new General Post Office. There are in fact two pieces, Sir, the other piece is of 1,800 square feet, and again it is felt that these two small areas of land are necessary to ensure that the area needed by the Post Office and within the precincts of the rest of the land of Government are acquired. It is a very small bit of land, and the Hon. Minister who is in

charge of the Post Office is here, and the negotiations have been going along for a considerable period of time. It started as long ago — I am trying to get the date — it was gazetted in February, 1977, and as I understand it, the negotiations were going on since July 1976, so that I do not anticipate much debate from the other side with respect to this land, seeing that this decision was taken during the regime of the previous Government.

Of course we have to get the surveys and all that kind of thing. Accordingly, I beg to move that this Resolution do now pass.

Hon. Miss B. A. MILLER: I beg to second that.

Hon. F. G. SMITH: Mr. Speaker, with this particular Resolution there can be no quarrel, and I do hope that as a result of the Government's acquiring this piece of land that we should first see signs of a new Post Office which was promised and which advanced considerably during the time of the last administration, and which now will probably come to fruition in the time of this administration. At least, I hope so.

There can be no argument that the need for a new Post Office is absolutely necessary, and I think the files will clearly indicate to the Minister and to the Government the problems we had at one stage with an architect at MCW, which really delayed for a considerable time planning which should come to fruition, and I think my colleague, the member for St. Michael North Central, to a very large extent was one of the persons who pushed on with some degree of expedition the planning which with a few alterations from the new Government will probably be the plan for the new Post Office.

If the Hon. Leader of the House will just tell me what is the asking price, if it has been arrived at, who owns the land, and if he has a plan which he can let the Opposition see in terms of its relationship to other parts of the land already acquired. On the file too should be the previous land which was there, and perhaps he can relate whether the price which the Government is paying for this piece of land is less or more than what was paid for the other piece of land which is now in Government's possession. So the main questions are, who is the owner, what is the price the Government is offering or they have agreed upon, or whether negotiations are still on, how much did the last Government pay, if it is the last Government, for the bigger piece of land in contradistinction to how much they are paying, whether cheaper, or whether land in that area carries a constant price, but the Opposition is not opposing it, we can only wish and hope that the Government, when once this purchase is approved, will find the wherewithal or means to let us have a

magnificent building established at Cheapside, which was the hope both of the last Government and which I think must be the hope of the present administration.

Dr. CADDLE: Mr. Speaker, when the Hon. Leader of the House replies I hope he will seize the opportunity to give reasons why these two parcels of land are being acquired and to what use they will be put in the future, because I do recall, since I had something to do with this project, that work put forward for the closing of the Reef Road and the reduction of the size of the bus park in that area, and these proposals were supported with a lot of valid arguments and it was the view of the then Government that the decision to close that Reef Road and to reduce the size of the bus park would be worthwhile rather than embarking on the acquisition of other land.

It is not necessary for this Government to go on with what the previous Government did, but what we would like to know, what are the reasons now being put forward that we see this Resolution coming here today asking the House to approve acquisition of these two parcels of land.

4.35 p.m.

In addition I would like to ask the Hon. Leader of the House or the Minister of Communications and Works if there has been any substantial change in the plans for the new Post Office, what is their conception of the new post office and what would be the cost, because it should be obvious that delays in the start of construction must result in increased costs and I would like to know what is the new cost and the expected date of completion. Closely allied to that I would like to know what role the British General Post Office is playing, because at one time they were the consultants to the Ministry of Communications and Works in relation to the construction of this project. I hope that in their reply an attempt would be made to deal with these points.

Mr. SANDIFORD: Mr. Speaker, mine will be a brief contribution. It was very refreshing to hear the Leader of the Government Business, the hon. member for Christ Church South Central, indicate that proposals were put for the acquisition of land even before the change of Government. It is refreshing that that type of acknowledgement can be given now that we have gone into the second and apparently more constructive phase of Government. We have got to go back, I believe, to February, 1975, when in her Throne Speech, Her Majesty the Queen indicated that a new General Post Office at Cheapside would be constructed and that two new district post offices, at St. Thomas and at Brittons Hill, would also be constructed. Sometimes when the public sees these announcements of a new post office or the breaking of ground at Welchman Hall or Brittons Hill it is not always realized that far from the previous Government

doing nothing they were laying sound plans for the development of this country, and this project for the post office at Cheapside and the construction of a post office in St. Thomas are two continuation projects, and the fact that they are being carried on and continued by the present Government is an indication that the foundation for development in this country was soundly and truly laid by the Democratic Labour Party, the previous administration. And it is necessary that this background be known so that a continuing project will be identified as such. Like my colleagues who have spoken before, I would like to find out when it is proposed to start construction of this new post office, what type of scheduling the Government has in mind for the start of construction for this particular project and how long it is envisaged the project will take. We would like to get that information.

Hon. L. B. BRATHWAITE: Mr. Speaker, before the question is put I should like to say briefly that these two parcels of land we were advised to buy because they were in the area of the proposed new General Post Office and we thought it advisable that these parcels of land should be bought. I do not have the files with me with the exact price paid for this land. It was done by way of compulsory acquisition and in these cases you just put matters in motion by way of an acquisition order and then arrive at some price to be reached. Therefore with respect to the price we do not have any set price so far, but it was agreed that because this area falls within the complex of what will be the new post office the area should be acquired. The land is owned by a Miss Ruby Gibbons. One portion of the land is 2,070 square feet and the other 1,800 square feet.

With respect to the Cheapside bus stand we are examining this. The architects for the new post office, Mervyn Awon, have made suggestions to the Government with respect to how the new bus stand can be incorporated into the new post office area and it is believed that the type of space there can be better utilized. We are examining this aspect of the matter; however this will involve the need for more money, and I do not need to emphasise that this Government is very conscious of spending the people's money and has got to be very careful about expenditure on the project.

As far as the building of a new General Post Office is concerned, this party has never been hostile to the extension of that service, and I am sure the House will agree with me that the time has come when the post office should have a better place for its operation. And I think that members of Parliament will also agree that the time has come when Parliament should have for its own use the entire building we are now occupying, part of which the General Post Office presently occupies as well. Government is committed to the construction of the Post Office. The plans are not yet finished and we are still

working in consultation with British Postal Officials who are advising us in respect of the plan, and the local architects are in contact with the British Postal officials. The budget figure so far is in the region of \$8 million to the new post office. As soon as the plans are complete, and the Government is satisfied that the plans are what they want, the Government will undertake construction of the new post office. I do not think there can be any doubt whatever as far as that is concerned.

I do not know if hon. members need any further information but this is the most I can give at the moment in respect of MCW's involvement in the construction of the new General Post Office.

Hon. H. B. St. JOHN: Just one point I want to make Sir. The actual authorization for the Crown Solicitor to get acquisition of these two parcels of land was issued on 21st July, 1976. Apparently it was thought at the time that these two parcels comprised 4,847 square feet, but it was subsequently discovered to be only something like 2,800 odd square feet of land, so that the original notices had to be sent back out. There are plans by a Mr. Wilson in 1895 and a newer plan, but I think that because of the age of the plans the land should be resurveyed. In addition the land belongs to the estate of two deceased persons — one the estate of Ruby Gibbons and the other estate of one Beckles, and the reason for the compulsory acquisition is because a good title cannot be obtained. The instructions which have not been varied by the Crown Solicitor is that he was given a negotiating mandate up to a certain sum of money, in this case \$29,000, but the actual negotiations for the specific price within the mandate have not yet taken place, no doubt because of the fact that there is an estate involved and they probably have to get somebody to take out letters of administration or probate of a will.

4.45 p.m.

The question that the Resolution do now pass was put and resolved in the affirmative without division.

BILL TO PROVIDE FOR THE ESTABLISHMENT OF NATIONAL BANK

The second order was called — second reading of a Bill to provide for the establishment of the Barbados National Bank and for other related matters.

Rt. Hon. J. M. G. M. ADAMS: Mr. Speaker, it has been an essential part of the programme of the Barbados Labour Party that the financial institutions of Government should come under one umbrella; and this Bill which has reached the House after extensive analysis and examination of what is proper represents the putting into force in less than 18 months that aspect of our policy. The Barbados Labour Party's Manifesto indicated — I think I can read the passage. It is not very long. "The

Government has several financial institutions. At the apex is the Central Bank of Barbados which performs a regulatory function. There are also the Government Savings Bank and a number of development banking institutions such as the Barbados Development Bank, the Sugar Industry Agricultural Bank, the Agricultural Credit Bank and the National Housing Corporation which perform a limited lending function. The Barbados Labour Party Government will consolidate these institutions and establish a National Bank of Barbados with divisions for savings, agricultural financing, development banking and commercial banking."

I hope that hon. members will appreciate from my reading that, the position is contrary to the many assertions of some hon. members. I was very amused when the hon. member for St. John exercising his well known talent, indicated that we put this forward and when we got into power we discovered that it would not work and we did nothing about it. Even if that had been so, it would not have, in my opinion, represented other than the prudence one would expect to find in the careful and prudent management of the economy; but in fact the headings which I have read out — savings, agricultural financing, development banking and commercial banking quite obviously rule out any question of central banking.

That is only in passing. Recently I have been noticing, while coming to the conclusion that it is wiser to contradict falsehoods than to leave them alone as I have done for very long; because sooner or later if you do not contradict falsehoods they come home and you are asked why you did not contradict them at the time. Now, the bank itself is going to be an ordinary commercial bank. I have said this in here before and I will repeat it now. It will be run on commercial principles. Its transaction activities will not be available to the Minister of Finance on a day to day basis, particularly details of the accounts. Details of what Barbadians think of as people's business will not be subject to investigation by any politician.

I do not know why it is that the commercial banks, owned abroad, are thought to be safe places to be trusted with your secrets. When I think of the things that have been offered to myself and other members of this party on a political basis — the secrets or so called secrets of hon. members opposite, I am amused that it is considered that anyone's secrets are safe in this country if more than a few persons other than himself or herself know about them. None the less, I thought that I should give the assurance to hon. members and the public that the bank will be run by a broad of directors who will all be subject to oaths of secrecy as we have recently introduced into the Banking Act, and will be subject to the same penalties, for any breach of these conditions.

The bank has already taken under its umbrella agricultural development in this country. The office of the Sugar Industry Development Bank will be found at James Street along with the offices of the Implementation Committee who will set up the new bank. The agricultural development office of the Barbados Development Bank has been transferred to the service of the new institution, and the bank has taken over, all but formally, the administration of the Savings Bank which, as you know, had begun to offer semi-commercial operations on a small scale within the last 18 months. The Barbados Development Bank itself, even though it will go into the new premises, I think next month, the Agricultural Development Bank will continue to operate on an independent basis for a short time.

The Government is engaged in purchasing the Barbados Mortgage Finance Corporation, and it is also hoped to be associated with the activities of the new Bank and other lending functions. The National Housing Corporation will also be transferred to the Bank. The authorised capital of the new bank will be fifty million dollars divided into \$500,000 shares at a par value of \$100 each; and the Government will subscribe for this paid up financial capital, and indeed it will subscribe such other amounts as the Minister responsible for the new bank, who is the Minister of Finance may determine at the par value of \$100 each.

Part IV of the Bill gives general indication of its financing provisions; and hon. members will be pleased to hear that for the benefit of the revenue, although the Barbados Bank will not pay the Corporation Tax every year, 25% of the net profits of the Bank shall at the end of each financial year be transferred to the General Reserve whenever the General Reserve is less than the paid-up capital of the Bank. It is considered that the bank will be in a position to make contributions to the revenue, although not in the same way, Mr. Speaker, as the Savings Bank.

4.55 p.m.

Mr. Speaker, there has been a lot of debate in the House on many occasions about the principle involved in the present Bill, and I therefore would not wish to spend an excessive time on outlining the principles of commercial banking generally or the principles of amalgamation generally. I presume that hon. members have had a chance to make their minds up about these matters on an earlier occasion and will vote for or against the Bill according to their notions and their opinions developed in over a year of debate on the matter. It is a long Bill, Mr. Speaker, and we may be expected to spend some time in Committee if we are going to be questioned on individual sections and individual aspects of the Bank's structure; so I will suffice myself with saying at this stage that this carries out the Government's policy in respect of entering into this field.

I beg to move that this Bill be now read a second time.

Hon. L. S. CRAIG: I beg to second that.

Dr. CADDLE: Mr. Speaker, the establishment of national banks is not a new concept, and especially in developing countries or Third World countries the establishment of national banks becomes a matter of pride and determination. One would have to admit quite readily that the present party in power must be given some credit for moving in the direction of the establishment of a national bank. However I would also like to point out to the Hon. Prime Minister that that party is not alone in the furtherance of this concept, because there are at least members on this side who have for a very long time been championing such a step.

Sir, there can be no criticism whatsoever on the establishment of this bank. What we have to be concerned with is how this bank is going to perform and how it is going to affect the usual banking traditions and practices of Barbados, and in the long run what good it is going to do for the economy of this country. It is obvious that there are people in Barbados who are a bit cautious or who would be a bit cautious about dealing with a bank which is under the control of politicians, and one of the reasons which has been advanced is simply that often in private banks where a lot of confidence has been established and where one would believe that a lot of effort is taken to ensure that people's business is kept as close and private and secretive as possible, there have been occasions where people's business due to the whims and fancies of some individual has made the rounds in Barbados, and people would very much be worried about the possibilities of their private business in banking or financial matters finding display on the political platform, not necessarily by Ministers or members of the House of Assembly, but by some other person connected with political parties. It is this point of view that one has to expect that the public would be concerned and a bit cautious about rushing in to deal with a bank under the direction of the Government, but I believe that that can be overcome by taking the necessary steps to motivate in the people of Barbados the confidence and respect for their own institution, because all over the world people are beginning to realise especially in Third World countries that there is a need for people of the country to have control over the financial and economic resources of the country.

All of the banks in this country take their direction and the determination of their policy from outside of Barbados and there may be some disadvantages connected with that. However, to come back to the point, the assessment of this step can only be gauged when it comes into full operation and one becomes well aware of the way it would affect the banking policy of the private

banks generally and the economy of this country. There are areas in Barbados about which people are concerned when it comes to private banks, and one of the things I would like to know from the Minister of Finance is whether it will be the intention of the Government to ensure that this bank will become the sole source and authority for dealing in foreign money. This is something we would like to know. There can be no quarrel with that because there are some countries that have done it. There are some countries where if you have foreign money to change you have to go to a Government-owned bank and change it, and I would like to know what is the intention of the Minister of Finance in relation to this matter. I would go a step further and would like to know from the Minister of Finance what are the proposals in relation to dealing with foreign trade and paying for goods from outside of Barbados and Caricom and what arrangements will be made to give this bank a monopoly in that area. In addition we would ask whether we will be seeing the stage where civil servants or people paid out of Government funds will find their cheques being deposited at the Barbados National Bank. These are things which people would like to know. In other words, people would like to know what steps Government is going to take to ensure the viability and success of this bank bearing in mind the traditional attitudes of people and the type of competition that exists in the banking field. People would like to know because I do not believe the worst of us would want to see a venture of this nature fail. Those of us who would like to see a venture of this nature fail would not be as national minded and aware of the current trends in developing countries as they should be.

I think it is necessary for the Hon. Minister of Finance to get up and give some sort of guideline or indication as to how the viability and success of this institution will be ensured against the usual competition and traditional suspicions of the people of this country. One would like to know also if it would be the intention to charge the same interest rates as commercial banks or to charge a lower interest rate, because all these things will be of great concern to the people of this country, and all these matters will help people to decide in their minds whether it is worthwhile going over to the Barbados National Bank or whether they should stay with the private banks. While we are looking at all this we have to look also on the other side. I am not saying that these steps are going to be taken, but let us assume that the steps which I have mentioned are taken, then one would have to be aware of what effect they are going to have on the existing private banks. Would we see a reduction in business being done by the private banks leading eventually to a reduction in the number of people employed by these banks? These are matters which I think need to be scrutinised and the public needs to be reassured on.

Sir, as regards the Bill, there is nothing that I can see off-hand to be criticized because it sets out quite clearly

in its various parts the establishment and functions of the bank, the administration and functions of the Accountant General and the transitory provisions which to a man who is not a lawyer seems quite clear, but one of the things which I would like to know is what is the thinking or the views and principles which prevent a member of this Chamber from being a member of the Board of Directors. I am not advocating that they should be. I am only trying to find out seeing that they are not included. What would be the thinking of the present party in power on a matter like this? People may feel that for one reason or another Members of Parliament should be on the Board; people may even feel quite strongly that since this institution needs the broadest support regardless of party affiliation from its inception and at all times to ensure that it succeeds, that some effort should be made to get nominees of the Opposition on the Board of Directors, and this is a matter also which I would like to hear the Hon. Prime Minister or some other Minister on that side make clear.

5.05 p.m.

This is a matter also which I should like to hear the Hon. Prime Minister or some other Minister on that side make clear. We are not challenging them on that matter but I think that for the benefit of the public at large it should be discussed in some detail. I would like to say that this is not a new thing, it is a concept which all self-respecting countries will want to indulge in at some time, and what would be the reasons why it has not been done in the past we are not going to go into right here and now, what I will have to point out is that it has been done and we have now to sit back and watch the actual activity of this bank, to gauge and to assess whether or not this has been a proper decision and if the people of this country can be associated with it.

Sir, the setting up of national banks is not a matter which concerns certain parties or parties of certain political persuasions, you find the setting up of national banks has been advocated by conservative parties, it has been advocated by socialist parties it has also been advocated by fascist parties, and when you look back over the history of Italy you will find that some of the things that Mussolini did after the assumption of power, this like moving into public utilities and moving into general insurance, and one also knows the results of the actions of Mussolini and his fascist party are affecting the economy of that country. I am not saying that this will happen in Barbados, but the point I am stressing is that the setting up or the concept of providing a national bank is not the prerogative of any party or any particular type of political philosophy, and therefore I do not believe that this point of view of the present party in power is any monopoly on the setting up of a national bank. What has happened is that they have had an opportunity and they have rushed ahead and put it into operation, but I do not believe that it is a matter for which there can be

any strong political feeling against, it is a matter which people of both political persuasions and people outside who are concerned with the development of this country, who are concerned with the proper directions of the economic and financial life of this country must welcome and must be satisfied about, and do their best to ensure that an institution of this nature does succeed, and therefore we would be awaiting indication from the Government of the methods which they intend to adopt to ensure that an institution of this nature remains vital and successful for a long time, and that is why I mentioned the points which I thought the Government should be thinking about and which would be engaging their attention about what they will do to ensure that this bank remains successful.

Mr. TAITT: Mr. Speaker, I should first apologise to you because my throat is a bit difficult and I may not speak as clearly as I should, but I will try.

Mr. SPEAKER: I am not so much concerned with myself as with the Hansard Reporters.

Mr. TAITT: I shall endeavour to make it as easy for them as possible.

Mr. Speaker, this is a Bill which to a large extent has been anticipated not only by us on this side but by the people of Barbados, because during the moments when decisions were to be made as to who would direct the affairs of this country between the period 1976 and the five years after this is one of the areas in which there was some discussion, and so I am starting off by saying that the coming of this Bill is welcome on this side if for no other reason than that finally we have some idea of what the Barbados National Bank is and will be.

In the first place, I do not believe or subscribe to the view that the mere amalgamation of a number of institutions will by itself produce efficiency; in the final analysis any institutions which exist which may be merged or amalgamated will depend on the ultimate economies of scale or a general efficiency and the quality of the persons who have to implement such amalgamation or merging. I would like to start off by suggesting that the seeds for the success of this institution are sown if for no other reason than that the officer who has been delegated to be President of this institution is an officer who so far in his public acquittal of himself as a public officer has demonstrated an impartiality, has demonstrated competence and an efficiency which leads one to have some confidence in his future dispensation. I believe, and I hope Mr. Speaker, although I did not give his name in advance you will not mind my saying that the Permanent Secretary responsible for financial institutions is a

person in whom I, and I believe the members on this side and on that side — I am speaking of Mr. Harcourt Lewis — I withdraw that, Mr. Speaker.

Mr. SPEAKER: I am very very sorry, I had no prior indication that you wanted to discuss him, so whether it is a question of saying good or bad, please.

Mr. TAITT: Yes, Mr. Speaker, I take your point. I am merely saying that we have no reason, to feel that the quality of administration of this particular institution will be such as to cause any problems. I had hoped that the Government when they did come with what is now described as the National Bank would have considered the possibility of ordinary Barbadians participating not in the context of their Government but in the context of specific participation in the equity of the bank. Clearly however the present Government has decided that they would wish to have an institution begin, get on its feet, and then hopefully they will make participation in the equity available to Barbadians at large. It is not a matter with which one could have any quarrel, it is a question of style, and I personally as well as the members on my side have no quarrel with this, but with an equity of \$100 for one par share I would have hoped to see, and I look forward to seeing, an opportunity being made available to ordinary Barbadians to participate in the equity of this institution.

I am also very pleased to see that the institutions which have been included in the Second Schedule will include the Barbados Development Bank, the Savings Bank and the Sugar Industry Agricultural Bank, but I must confess to some trepidation that we will not subsequently hear that there has to be some staggering of the beginning of the total operations, because that will seem to suggest that the bank itself will not be starting off, if you will pardon the expression, with all cylinders kicking.

One basic point which bothers me is the role which the Central Bank will play in relation to the Barbados National Bank. I recognise that inherent in the legislation is a provision that the Central Bank will have normal jurisdiction over the commercial division. Now, Sir, there has been so far no indication of how the divisions themselves will relate to the total structure of the bank, and I have no doubt that in due course we will get information on that.

5.15 p.m.

It seems to me, however, there is likely to be some difficulty in the administration by the Central Bank over the commercial division, because this Bill as it is presented to us speaks also consistently of "The Bank". The bank, as I understand it, will include a

development division, an agricultural division and a commercial division, and it seems to me the relationship between the Central Bank and the commercial bank will be different from the relationship between the Central Bank and the Development Bank, especially with the National Bank, and for these reasons I have some trepidation about the relationship. It seems to me that there is going to be some difficulty in the policy formation of the National Bank, for these policy formations will have to be divided between the policies that apply only to the commercial division as against the policies which apply to the entire bank. I have no doubt that the framers of this Bill would have taken this into account, and I am sorry the Minister did not find it possible to indicate what relationship he sees between the Commercial Division and Central Bank. I look forward to hearing from him how this relationship will work.

I am very pleased to see the stringent requirements for the Directors of the National Bank. In a country with only 250,000 people it is some time difficult to find the calibre of persons required to sit on the Board of an institution such as this, and it is going to be extremely difficult for the Government to find a number of people who will be able to make impartial decisions about the policies of the bank. I have no doubt that the Government will be forced to exercise caution in the selection of these persons and I wish to congratulate the persons who drafted this Bill. It is clear that the people responsible initially for the drafting of this Bill have exercised great care in setting out the Bill to take account of all possible eventualities regarding the functioning of the institution.

The National Bank of Barbados in the context of this Bill is a new institution, and I think it would be disloyal to the country as a whole if we take a purely politically partisan view. We are going to support this Bill. We obviously cannot be critical until such time as the institution starts to function and we have an idea of the *modus operandi* between the institution itself and Government. I know that in one area the Minister is retaining some power as regards that bank. I think that Ministers of Finance in developing countries should retain some power in regard to economic policies of institutions such as this, but at the same time it should serve as a cautionary indicator that as soon as the bank has indicated its policy and capacity to function and to go in the directions which the people of Barbados desire, the political arm of the administration would try to remove itself from the day to day operations of the bank. I say that because in Barbados and other developing countries banking unfortunately has appeared to people as some kind of mystery. Those who have had the opportunity to experience banking either from a practical or theoretical level are aware that there is nothing mysterious about banking as such. It is only a

business in which the product is money. Too often in Barbados the impression has been given that as soon as you are connected to the bank or work in a bank you have to take on an air of total mystery. As a result, for most of the history of this country, the people were unable to make use of some of the normal facilities of banking. Indeed, it is only when the Bank of Nova Scotia came to this country in the not so distant past that the people of Barbados became aware of the number of banking services which are taken for granted in so-called developed countries.

We must recognize that because this is a Government institution there are certain difficulties which will be inherent but which would not normally be associated with a private institution, but I dare to express the hope that when the bank is operational it would have the courage to be innovative in the area of banking in this country, precisely because the funds for setting up this bank are the funds from the people of Barbados, and I believe this bank can take the risk of being innovative where a number of private institutions have not contributed to the development of this country merely because we allowed ourselves to be steeped in the myth that banking is somehow removed from the other aspects of day-to-day living. I hope that in the administration of the National Housing Corporation and loans for public officers the bank would not become so moribund that we pay too much attention to the profits of the bank and ignore the development aspects of the bank in the commercial sectors. It is not possible for the people of Barbados to grow unless they get assistance. Such assistance, especially from commercial banks, has not always been forthcoming. I think that point needs no further expansion, but I would issue this last caution to the Government. It is a practice that public institutions be criticised in a way that private institutions are not. I know that the Minister of Finance and some other members of his Government and party have sought to suggest that the socialist approach is somewhat dangerous, but I want to say this, whatever is our concept of how we should develop in this country, it has to be recognized that there are certain aspects of development that require public intervention. It is my hope that this institution will not be criticised merely because it is a public institution, but that the institution will be judged on its merits.

5.25 p.m.

I do not believe, Mr. Speaker, that the mere fact that somebody who is not employed with the Government, and who therefore has the opportunity to bear the title "private" is inherently more efficient, or inherently better, or inherently different. I believe that the capacity of this bank to make a meaningful contribution to the development of Barbados lies in the kind of officers who will be appointed in the first

instance to run this institution. The whole developmental role of this bank must take precedence over any fixed ideas which are put forward by persons whose major interests are more personal than national.

I can give the assurance to this Hon. House and to the Government that my criticisms of this institution in the future will be based on merit as I see it, on how it performs, and not the mere fact that it is public. I have seen in this country institutions that were created by my Government when we were in power, and which were intended to uplift the people of this country and which were sacrificed on the altar of personal greed by the so called private sector. I hope that this institution which has been devised by members on the Other Side, and which has an opportunity to make a meaningful contribution, will not fall into the same abyss of ignorance which permeates opinion in this country — not because there are not intelligent people in this community, but because a lot of intelligent people in the community never get an opportunity to put their view and let their view be heard.

I do not think that one has to speak for a long time to make a contribution to this, and I do not intend to speak any longer on this. I say that we will give this national institution critical support. I say, Sir, that while I myself had hoped that the institution would go a bit further, since the Government is in charge it is within their power and their right to try it their way. I wish to say, however, that this is not a Barbados Labour Party institution anymore. It might have been a Barbados Labour Party institution once in the sense of implementing it. The Democratic Labour Party has its own views of such a national institution; but from the moment it passes out of this Hon. Chamber it ceases to be a Barbados Labour Party Institution and it becomes a national institution, and in that context I hope that we will be able to stand in this House toe to toe and shoulder to shoulder and lead the way in the area of national banking in Barbados.

Hon. F. G. SMITH: Mr. Speaker, I too would like to add my good wishes to the Government for the establishment of this national bank. On issues such as this the public should be aware of the need for an effective and co-operative Opposition and this institution, reading from the manifesto of the Barbados Labour Party, and listening to their speeches to the people of this country, I must admit that they have been able to fulfill — that they are honouring in one instance what they promised to do.

As the member for St. Michael South West has said, on the coming into force of this institution on the 1st April, it will cease to be a project of the Barbados Labour Party, and it becomes our national bank; and I think that after all these years of being colonials, and

after 11 years of being independent, this is a step in the right direction. I for my part wish it well. The Hon. Prime Minister suggested that I should put some of the few pennies I work for into this institution; and I would like to give him the assurance that whether I get a fee or not on that day, I will be able at least from the point of view of unanimity to make my contribution; and if my poor gesture is of any help to indicate to the public that I have confidence in this institution, I hope that my example will be followed by other persons in the community.

At this point it is too early to criticise, and therefore we can only wish this institution well; but I think that my colleague, the hon. member for St. Michael North Central made one or two valid points. One is that for some unknown reason, perhaps because of our colonial past, Barbadians are always wary of their own institutions. Because of the history of banking in Barbados — and up to now all banks have been from outside, whether English, Canadian or American — Barbadians are indeed very often not prepared to give to their institutions or to their people the support that they deserve on certain occasions.

I would like as Leader of the Opposition to call on all Barbadians to support this institution as their national institution and give it a chance to function and carry out the various aims and objects set out in this particular Bill; but in order for Barbadians to support this institution, there is another point made by the member for St. Michael North Central, and that is that Barbadians must have confidence in the institution. Therefore I will counsel the Minister of Finance in the early stages of the appointment of director of his institution, that he should make sure that they are not persons — until the bank is functioning and has shown its viability and its ability to meet the needs of the people — he should avoid putting in politicians or persons connected to politics, or who people in Barbados conceive rightly or wrongly as connected to a political party. I say that because you are seeking to attract people who do their business with private institutions where for some reason or another they have absolute faith that these institutions will keep their secrets. I am just throwing out a suggestion that the Government should be very careful in the early stages that they should not only have on it in the early stages persons who are competent, but in a small community like this we are always in danger of rumours going around and we have to be very careful.

5.35 p.m.

As this institution develops, as people see it performing the functions of a commercial bank, as people see it give returns commensurate or even better or at least on par with what they were accustomed to, you will naturally attract clients. But I know

Barbadians as well as anybody in this House and there will always be a tendency if politicians are on it or if politicians have anything to do with it, if it is going to be run on commercial lines, that if they know Mr. A is a Director and has his ear with this party, they are going to Mr. A because they want a loan and because they have not got enough security. I am only counselling you. It is a matter entirely for you, but you cannot attract clients in the early stages if you are not extremely careful that the Directors are not only competent but that they are persons of integrity just as you are presumed to choose a Public Service Commission or Judicial Service Commission of persons in the community to administer those functions given to them by the Constitution. This bank, since it is a National Bank, is going to run into obstacles and competition in its early stages if I know what happens in business in Barbados. It is not going to be accepted the morning it is formed, and you will find that there will be competition and there will be attempts made by the established banks to keep the clients they have, and therefore you are going to get a situation where persons can be embarrassed and the Government may very well lose votes if they do not heed what I am saying.

For instance, if I know or a friend knows that a friend connected to a party is a Director, he may want a loan without the proper security, he is going to rush him. When he is told "no", enemies start even although you are running the institution on proper business lines. If you go to Barclays or any of the other banks and they tell you "no", it is no; they do not have to depend on votes and they can act on principles which they consider to be good banking principles. This is a National Bank of ours and I am giving you the pitfalls and the problems which we are going to face if we do not start out in the early stage in appointing to the direction of the bank persons of integrity, persons of impartiality and persons whose knowledge of banking can advance the bank and make decisions for the bank which at least in the early stages can make it succeed, because let us face facts; do not think that even although provision is made for the accounts going from the Savings Bank to this bank that all are going to stay. You are going to get a large body of people who are going to hold back just as when we became independent a lot of people held back waiting to see if we were going to be stable or if we were going to manage. A Banking Institution is no different and you are going to get local people in the community and you are going to get outside influence competing to see that this bank does not achieve the objective which is set before it, and it is going to be done in a million and one subtle ways, well within the banking laws, well within the areas of competition to make sure that another indigenous institution can be said not to be successful so that fingers can be pointed at it, or that the people in

Barbados will lose confidence which I hope they will transfer to this institution.

That is why I am saying that knowing politics as I do that in the early stages — eventually you can shift your policy — I would advise, knowing my people, knowing Barbados as I do after fifty-four years, that we keep the bank on a footing where it cannot be said that we are setting up a Labour Party or all party institution. Let us in the early stages create that atmosphere in which we can attract as many clients as is possible. That is my view and I am not saying this because I think that politicians are a different breed of animal. I am saying this in the context of Barbadians. Somebody says that Sleepy Smith has \$1,100 on the bank, even if it is a cent, and there is a politician on that side on the bank, it may be a lie, but I would feel it comes from him. That is what it is going to be.

One thing that worries me in Barbados is that we are reaching a stage where the country is being divided on one side or the other. If a rumour is started how ever big a lie it is, then of course if there is a politician to point a finger at, you will hear that he brought it out.

Now there is a section here. I would like the Prime Minister to tell me the rationale behind section 11(1) "the appointing authority, on the recommendation of the Board finds that he is incompetent or otherwise incapable of carrying out....."

Mr. SPEAKER: I think the hon. member would do better if he left that for when we go into Committee.

Hon. F. G. SMITH: I am dealing with the policy; I am not going into details. What I am saying is that this part and this principle of the Bill is something which I do not particularly like, where members of the Board can make reports to the Appointing Authority that Mr. A is incompetent. This is what it says. Now I want to know why this sort of Board-room approach. I think it should be the Minister himself from his experience and from his reports rather than by the Board to give an opinion on Mr. A on the board. I am just asking why it is this way. Why must the board give to the appointing authority the right to revoke or appoint if from his knowledge or from reading the Minutes or from some other cause he is satisfied? This is placing on the Board the right to say — there may be a reason for it — that we have had six meetings and that Mr. A is not competent. I want to know the rationale behind asking the Board to pass judgement on one of their fellow board members as being incompetent or incapable of carrying out his duties.

I see in the Bill itself there is provision for reports to Parliament and from time to time we will have an opportunity to review these functions. I can only hope that when the time comes for this bank to function it will function in the best traditions of banking institutions, will set an example by its policies and by its initiatives and its innovations to the other institutions, and I would like to wish it well and to hope that in years to come we in Barbados can look back on this particular institution and the passing of this particular piece of legislation as a day for the economic advancement of our country.

There is just one question. I take it that where it says that if you are a member of any other bank you cannot be a director, that the Central Bank, since it is a small "b" is not included, because in the definition of the Banking Act the word "bank" in the Central Bank Act is a big "B"; small "b" is a bank established under the Banking Act, and I am wondering if you are a director of the Central Bank whether you are excluded by the definition of this particular bank. You have "bank" means a bank licensed to carry on banking business in Barbados. The Central Bank is not that type of institution, but I just want to make sure so that we would not have any difficulties in interpretation.

Finally, Mr. Speaker, I wish this institution well; I hope it gets off to a flying start and I hope that in the establishment and the appointment of officers the Government will bear not the criticisms but the advice and admonitions in mind, and that when we review its first year's activities we will see that we have done something for the people of Barbados in establishing a national institution which perhaps is long overdue.

Hon. C. L. BOLDEN: Mr. Speaker, I want to comment on certain matters raised by the hon. member for St. Michael South West. He spoke about the question of the public of Barbados participating in the equity of the bank.
5.45 p.m.

It would seem to me that this is now a popular phrase among the Opposition, because I was always of the view that when the Government of Barbados participated in any thing it is in truth and in fact the public of Barbados who are really participating in the enterprise, so I do not understand him, he would want the Government of Barbados that represents the people of Barbados to be participating in an enterprise on one hand and then bring individuals from outside also to be participating in the enterprise, because as they raised before on that side the question that you are then opening a situation.....

Mr. TAITT: Mr. Speaker, if the hon. member will give way, on a point of elucidation. I was particularly careful to point out that from my point of view while the Government represents a collective Barbadian society I would have preferred to see individual possibilities, but I went on to say that I had no doubt that it was a question of style and the Government could choose. I am sorry that the hon. member did not understand it, perhaps it was too subtle for him, Sir.

Hon. C. L. BOLDEN: It is too subtle for me to understand the stupidity which the hon. member is talking about, because when you are talking of banks, Mr. Speaker, you do not talk about anybody putting in a \$5 share. Let us look at Life of Barbados. When Life of Barbados was set up you heard about \$200 shares, \$500 shares and \$1,000 shares. The only persons who could participate would be like the hon. member, because he knows where he has \$20,000 to put in a share in a bank.

Mr. TAITT: Mr. Speaker, if the hon. member will give way on a point of elucidation, I went on to draw reference to the specific par value mentioned in the Bill which is \$100 per share. The hon. member probably was not paying attention at the time.

Hon. C. L. BOLDEN: Mr. Speaker, I am reminded about the Alleyne Mercantile Bank where the shares were \$10,000 shares. I am reminded about the Burlington Bank where the shares were also \$10,000, so I do not really understand what the hon. member is talking about, because I do not know about that kind of money, he knows about that kind of money. What I am saying is if they were following the development of the banking business in Barbados and what the Act is trying to do they would not make such comments. Mr. Speaker, he supported it at one time and he criticised it at another time.

I have sat on the Board of the Sugar Industry Agricultural Bank from 1970, and one of the things we of the Labour Party while in Opposition had always advocated was that you had to merge these various banking institutions into one in order to bring some sort of uniformity into your lending and banking principles. For instance, the hon. member spoke about what part the Central Bank will play in the operation. On the Sugar Industry Agricultural Bank you have a situation where any land owner owning over 25 acres can borrow money from that bank at as low as 4% or 5% interest. That money has a peculiar way of coming into the bank. You borrow money from Government, you have a bridging loan between the Sugar Industry Bank and the commercial banks in Bridgetown that are governed by the Central Bank. You have now the Agricultural Credit Bank where persons with less than

25 acres have to borrow money from. You have a different interest rate, and if you go to the Housing Authority there is also a different mechanism for getting money at different rates and different procedures.

I have always advocated that all these institutions should come under one and that you should rationalise your banking principles, so therefore when the hon. member wants to find out what part the Central Bank will play he should understand that when you are merging these financial institutions you have a serious interplay with the Central Bank as regards its lending purposes.

When you come to the Development Bank, somebody applies to the Development Bank, it takes a long time to get the money and you have to go to a commercial bank in Bridgetown in order to get a bridging loan. If you are setting up one Central Bank that merges all these operations together, you must give it commercial activities on which the Central Bank must have some sort of operation in order to settle these things, so I do not understand the hon. member talking about shares going to private enterprise. It is a national bank, and as we have always said, it should cover the whole banking principles in Barbados. What I would like the hon. member to do instead of asking for a share is to line up on the morning of 1st April with the \$10,000 and make a deposit. It would be a good gesture for the people of Barbados to show that the Opposition really believes in the Bank.

Mr. Speaker, the next point about Directors; it is difficult to explain some of the things that have happened to us in the last few months.

Mr. SPEAKER: This is banking.

Hon. C. L. BOLDEN: This is banking I am dealing with. Most members spoke of Directors of high quality, Directors who are not politicians and the stringent rules which apply against Directors, but if we understand what has happened quite recently where persons requiring to borrow money go to Directors and offer sums of money in order to get certain loans though they would understand that it is necessary to try legislation at some point to prevent this continuing in the society, so I do not understand when they say that we are making it hard for a Director to be in this institution. What do they expect? I understand the Leader of the Opposition, but when my friend talks about the rules against Directors I do not understand. I do not understand if the member for St. Michael South West wants a relaxation that you can pick any and everybody to be a Director. He said that he will give us critical support at this time because next year he would like to come in here like they tried to find out last

week which member of a front bench has got an account with the bank or an overdraft.

Mr. TAITT: Mr. Speaker, the hon. member seems to be suggesting that I said something totally different from what I said. I do not understand what the hon. member....

Mr. SPEAKER: I do not understand either, this is banking.

Hon. C. L. BOLDEN: Mr. Speaker, it is a pity if both of us do not understand, because I am only commenting on the member for St. Michael South West when he talks about the Directors and the stringent rules against Directors. All I am asking is if he would like the rules to be relaxed so that we would have a recurrence of what happened in another place; that is all I am asking. If he wants a relaxation of the rules certainly I would not be a party to any relaxation of the rules to have a recurrence of what has happened between 1961 and 1976. That is all I am saying.

Mr. WEEKES: As a member of the Sugar Industry Agricultural Bank I queried at a meeting of the bank the position of employees who will be employed by the National Bank, since some employees have rendered over 25 years' service, and speaking as a novice and a layman I have not observed any provision made for these employees for their pensions and gratuities. I shall therefore be grateful if the Minister of Finance will draw the section to my attention or explain the matter to me what will become of those employees, who will pay their pensions and gratuities, because I have noticed that in section 15 it reads that three years after the Bank starts to function then these employees will be taken into consideration for pensions, etc.
5.55 p.m.

Now I want to reiterate that I am speaking as a layman and therefore I would like an explanation from the Minister.

Mr. SANDIFORD: Mr. Speaker, this is a long awaited measure and it is one which the Opposition will be supporting. However, it is necessary to make a few observations, and again I will be brief on this, because I have spoken on other occasions on related matters.

First of all the whole concept of the amalgamation of the Financial institutions in this country has a history within and without Government circles. From time to time during the previous administration proposals were advanced, and I must say in official circles and in political circles as well, for

some rationalization and some bringing together and amalgamation of some of the financial institutions of this country. For one reason or another no policy decisions were taken in this regard. I recall in particular in certain of the economic departments of Government there were views expressed that such an amalgamation would be desirable. I make this point, Mr. Speaker, to underline the fact that what we are doing here today is a result of ideas which have been circulating for sometime both inside and outside of Government circles, and these ideas obviously found root within the Barbados Labour Party administration. A promise was made and is being fulfilled. I would like to observe favourably that the regional concept of including the Central Bank in this amalgamation of institutions has been discarded and that good sense has prevailed and that institution has been left, as it should be, to monitor the banking business in this country.

The second point I wish to make relates to the importance of the particular institution in the overall contest of banking in this country. Let no one be under any misapprehension, banking is not only a practical business; there are also very important psychological dimensions. When certain actions or activities take place, for instance on the London market, when certain things occur in the economy of that country, reactions are felt in the banking system here. There might be nervousness or there might be strength on the market; the value of the currency might rise or fall; if there is a prolonged strike in the United States in any major sector or if there are problems in terms of a changing of the guard whether in the Reserve Bank or any other aspects of such institutions, the effect is registered in the banking system. There are observers watching the activities in each economy to decide whether strength or weakness prevails in that economy and what to do in terms of a movement of funds. It therefore follows that the policy of the new institution must come under close scrutiny. We are not simply setting up another corporation by any action taken here this evening. We are doing more than that; we are setting up a national institution which will be closely watched and observed by those who have an interest in financial affairs, and any nervousness or strength or weakness in the economy must have an effect on what goes on in this bank. I make that observation in order that those who are concerned directly with the management and administration of this institution, as well as the public at large will be aware that the establishment and the conduct of this institution will go beyond the mere day-to-day activities of taking in a payment or making a loan.

Mr. Speaker, I have a specific question to raise in respect of part 2, 3(2). This refers to the divisions into which the Barbados National Bank will be operating, and I refer particularly to the division of agricultural banking and the division of developmental banking. Now

there is a very real sense in which agriculture is a developmental sector in this country and we would want to be certain that there will be some lines of demarcation or division to say what will be agricultural banking and what will be developmental banking; and whether it is the intention that development banking will be limited to industrial enterprises, leaving the agricultural activities to the agricultural sector of the bank, or what would be the case.

6.05 p.m.

There is the possibility here of some overlapping. Agriculture is a developmental activity, and those who are responsible for the administration of the institution will have to be certain that the lines of demarcation within the overall unity of purpose there are within the institution some clear lines given to the managers of the different divisions so that they will not be acting in confusion over that particular sector. I would be glad to get the observations of the Minister responsible on that particular matter.

The second query I wish to raise relates to subsection (4) of the same clause where it indicates that the provisions of the Central Bank Act and of the Banking Act are applied to the commercial division of the Bank as they are applied to any other bank. Now, I am assuming that this is inserted out of an abundance of caution, but does not necessarily indicate that the provisions of the Central Bank Act and the Banking Act do not apply to the institution as a whole. I take it that there is a reference to the application of the Act to the commercial banking division precisely because this is a novel area into which the institution will be embarking.

As I have indicated, Mr. Speaker, I rise to wish like my colleagues, this institution well. I believe that it does not pose any particular threat at this stage to the private banking sector and that that sector is prepared for competition. If they believe in competition which I am told is the key to the system, then I do not think that there will be any nervousness at all about the fact that the Government is entering into the area of commercial banking.

I would like to underline a point that was made by my colleague, the member for St. Michael South West, in which he indicated that he would like to see where the development of this particular institution is concerned that whereas this bank will be owned by the people of Barbados collectively, he would like to see the concept of participatory democracy extended into the commercial sector whereby people themselves as individuals will be able to have a share or a piece of the cake. That is quite a reasonable argument and it is one in which I believe that democracy in this country

would benefit from because it can be extended far from being restricted to political right and social right passed into the economic field as well. This is an argument which was advanced by myself last week in another capacity, and as I recall it, the Minister of Finance on that occasion did indicate that he would give consideration to the new and constructive ideas and proposals that were coming from the Opposition benches. I think, Mr. Speaker, that injecting into the debate the subject of banking, maybe the Minister of Agriculture did not quite understand what was being advocated.

Mr. SPEAKER: Let us stick to the matter of the bank.

Mr. SANDIFORD: Yes, Sir. I do not wish to hold up this House any more on this aptricular matter and which is one on which we are in agreement on this side. I have full confidence that the ground work that has been laid so far should augur well inspite of the many problems. We would like the Minister to know that we are aware of the problems. Any time that the Government is going into an area such as this there will be problems; and as was indicated in an earlier debate, if there is something new being attempted you will get those who resist all types of changes.

If there are any problems real or imagined, problems of personality or otherwise, these should be put aside so that the institutions when established will be given full authority go get on with the business of banking with as little interference as possible in the day to day administration and management of this institution. I do not know if I have missed the point, but I have not in this Chamber heard about staffing. This is a bank that is to be taken over by the Government. What is the position in respect of staff? I would like to know whether these matters have been sorted out or not. Maybe this will present a good opportunity for some authoritative statement to be made on this particular matter. I just throw it out in case there may be some reaction to it; but, Mr. Speaker, I think that there is not much more to be said on this. We will await the performance. This measure relates to the promise. We will now await the performance.

I know that there are some very good public officers who will be in the institutions to be amalgamated, and I know that they will be looking very closely to see that the interests of their particular divisions will not be smothered in the new institution that will be created and I sincerely hope that the change over will be as smooth as possible.
6.15 p.m.

Mr. JOHNSON: Mr. Speaker, speaking on the principle of the establishment of a national bank, I

believe that it is left to commend the Government for this very forthright step which it has taken in the establishment of this institution. I do not believe that it is generally regarded the tremendous role that a national bank can be called upon to play in the development of a country. I believe that any self-respecting emerging country anywhere in the world should aspire to having its own national bank consistent with the aspirations of the people of that country.

Now, Sir, we have had commercial banks ever since we had a Barbados, and I do not believe that there are too many people in our society with the exception of a very well placed few who would have a good deal of good to say about the role of commercial banks generally in a developing society. We have been hearing a lot within recent times about scientific socialism and other terms like that conjuring up images of plenty in the minds of those who are uninitiated, but which conjure up shivers of consternation down the spines of those who know better and who have been paying a good attention to history in its proper perspective, and I am suggesting, Sir, that the establishment of a national bank represents one of the most forward looking socialist moves, and by socialism I mean those tenets of socialism to which we on this side of the Chamber subscribe. It is a gesture that represents what is good, what is decent, what is forward looking and what is bold in national development policy.

Now, Sir, let us contemplate the fact that approximately five-sixth or thereabouts of the normal earnings of a commercial enterprise in a bank are generated out of the prudent investment of depositors' money. In Barbados we have a national populace comprising of people who are by and large the poor, the salt of the earth, people with \$5,000, \$2,000 as the largest single sum of money they will ever accumulate in their entire life time, and it is the amalgamation of this \$1,000 here and \$2,000 there and \$5,000 yonder that makes up the big amounts. Of course we are not talking about the hon. member for St. Michael South Central because we know that he does not deal in the \$5,000; he deals in larger sums and as a consequence therefore we could understand why he would have said a few minutes ago that he will bring his little pittance, whatever he gets on the 1st April and deposit it as a gesture of good faith, but we remain firmly convinced that he will keep his \$10,000, \$20,000, \$40,000 and \$50,000 safely ensconced somewhere in one of the traditional establishments. I am suggesting that these small deposits represent the wealth of our nation, little pittances put together that accumulate in commercial banks in Bridgetown, and I think it is nothing short of reprehensible and shameful that in this day and age of 1978 some of these poor people that I have just referred to, when they go to a commercial establishment to borrow back some of the funds they have deposited are treated with all kinds of short shift by lending officers

who do not care that they have put their hard earned monies in safe keeping in these commercial banks, but refuse to lend them back even a \$500 so that they can go and do things like repair the house or invest in some worthwhile cause.

I am in a position to know a little bit about the difficulties people face when they approach a lending institution to borrow funds for what may be regarded as worthwhile causes. I can remember a certain commercial bank, I need not say any more than that — I am not going to call the name — that treated a Barbadian trying to find \$5,000 to invest in a taxi with contempt that I found absolutely shocking, and indeed it was so shocking that the lending officer himself felt constrained after that to send a letter of apology for the way he had treated that applicant. These are the people to whom I am referring when I talk about the salt of the earth who get abused day in and day out in the city of Bridgetown by banks that are absolutely insensitive to the aspirations of people who form in their many institutions the largest single block of depositors that they have.

When I came back from the United States in 1973 I can recall an incident at a commercial bank where I used to deposit. I went in not to borrow any money from anybody, but I went in to transact business and I sat and waited in that bank for fifteen minutes, and being a relatively impatient man I thought that was long enough to wait on any bank manager, and I went back in and indicated to him that I was waiting. I sat there on that bench and watched people come in and then I saw a man of a certain hue, after waiting for about half an hour come through the door and walk straight into the manager's office, and when he walked into the manager's office, Mr. Speaker, the hon. member for St. Michael West who was not an honourable member walked in behind him and told the manager "you, Sir, are obviously unaware of the fact that I have been waiting on you for half an hour and this man has just come through the door." Do you know what that man had the gall to tell me? He had the gall to tell me that this man here is a millionaire and we have to pay attention to him because he is an important depositor for us; and I told him that I am a millionaire in the making, so I have to get proper treatment. I do not have any million, I do not expect to get one, Sir, but you have to treat fire with fire, and I dressed down that bank manager and let him understand that even though I only had forty cents in the bank, I expected to be treated with the same kind of civility and according to the same rules as he was applying to that so-called millionaire.

There are people like that in this country who day after day walk into commercial banks get that kind of treatment and feel incapable of doing anything to get redress. They walk out, slink through the door, go home and bemoan the fact not even knowing that they have the

right to draw off their \$500 and carry it, as I heard a former hon. member say, and put it under the bed in a Klim "tot" because you would get better treatment therefrom.

6.25 p.m.

Sir, to come back to more salient matters. This National Bank is a unique opportunity for Barbados to uncover some of the — if I may use the term always used by the hon. member for St. Thomas — infelicities that go on sometimes in business transactions. Last week, Sir, the Governor of the Central Bank made a statement relating to truth in lending which is a statement which I feel is as urgent, is as pressing as any in Barbados, and that is the matter of consumerism in relation to banking. There are a number of people who go to commercial banks to borrow money, and other lending houses to borrow money or to deal in credit, without paying any due regard to the quantum of interest that they are asked to pay. This matter of a national commercial bank I am absolutely sure, being a Government institution, will see it necessary to set the example to other commercial institutions and let people know exactly how much interest they are paying for the loans they are getting.

I watch commercial banks how they operate. You go in to borrow money, they stick a piece of paper under your nose and tell you to sign here. Nobody bothers to ask them how much interest they are being charged, but I believe it is a large part of consumerism for people who deal in transactions at commercial banks to begin to know the level of interest above prime that they are paying for loans, and the National Bank which we are talking about today will, I hope, be a lighthouse that will point the way so that other commercial banks will find it more difficult to conceal their true lending rates, and the consumers of Barbados will be in a position to be more sophisticated in their borrowing behaviour. I am told that some places charge as much as 100%, that is commercial houses, and many banks charge interest exceeding 18% a year because they discount the loan in advance and then charge you interest on the full amount for the duration of the loan, not on the reducing balance as should be the case, and these are things which the National Bank will be in a position to look after.

I heard, Sir, a number of persons talking about the need to exercise a great degree of prudence in the way the bank is staffed so that too many political tykes are not appointed to Boards and are not appointed to positions of high authority within the Bank in order to get away from the situation where a man who is seeking to borrow funds will go and unduly influence the politician to lend him money, but the matter of lending at a commercial establishment like the bank we are talking about certainly needs not be influenced

unduly by matters of politics merely because it is a Government institution. In reading this Act and in hearing the Government's programme for this bank set out, I am firmly of the opinion that the bank will be staffed with people capable in banking, who understand all the aspects of banking, and who will exercise the necessary discretion with respect to the risks that banking would entail, because banking is a very risk-oriented function, and I believe that if you appoint a banking officer who understands banking and who is worthy of his salt, he will recognise that political considerations are not based upon which risks of this sort can be established.

Mr. Speaker, I am being cautioned to come in out of the rain. I do not know what that term means, but I do not tell the Attorney General when to stop talking and I do not expect him to tell me when to stop talking either. I am talking on this Banking Bill and I believe that it is important that I say what I have to say. I am saying that on the matter of staffing, for example, we need to appoint people of calibre, people who have the necessary credentials that establish them as banking officers. Now, Sir, I know that the general tendency in the Government service is to regard the Civil Service as the yardstick by which they will measure all other appointments, and the unfortunate tendency sometimes is not recognised, that the matter of staffing agencies like banks is a very competitive enterprise, and I do not see any Civil Servant going to the front line officer in this National Bank who will not be tempted, if he is a good staff officer, who will not be tempted away by competing commercial interests. The commercial banks will raid staff whenever they feel that there is a man on the other side who will bring some strength to their own establishment, and the only way that we can safe-guard against pirating is if we establish a system of remuneration based upon those standards normally accepted for banking in this region. You cannot expect to pay a front line banking officer who has been trained in banking at the same rate as you would pay a Senior Assistant Secretary in the Civil Service, because he is open to a lot of risks, and I have made this point before, to which no senior Civil Servant is going to be exposed. A senior Civil Servant by virtue of his tenure is not exposed to the risk of non-performance to which a front line officer in a national bank will be exposed. If he makes bad decisions in lending such as those referred to by the hon. member for St. Michael South Central he will be having his head on a platter, and for those risks therefore it is necessary that you compensate him.

Finally, Sir, as an instrument of national development a national bank is going to be more cautious or more purposeful in its lending policies than is generally the case with commercial lending institutions. A commercial bank will pursue those areas

of lending that will yield for them the highest rate of return without any due regard to priorities established for development by the Minister of Finance, hence it is necessary for the Minister of Finance to lay down an edict that only certain kinds of imports will be allowed because these are frivolous consumer consumption items. A motor car is not to be treated with the same kind of urgency as a sound project for investment, and as a consequence therefore I would expect to see this national bank focusing upon those items of national development which will help us to achieve the objectives that have proved to be so illusive over the past several years. For example, I have a lot of criticism for the rate of development that has taken place in the area of lending generally. I can remember going to the Barbados Development Bank with a client for a loan to buy a fishing boat and being told by one of the senior staff officers that the then Prime Minister said not to lend any money for fishing boats because the people are going to steal the engines and sell them down the Islands.

6.35 p.m.

He could not get the money from the Barbados Development Bank as then constituted, and I had to go and beseech another commercial bank to take the risk; and they did not take the risk on pure economic grounds, but because here was a man pleading for help and the Loans Officer said he would take the chance. It is interesting to note that that man bought that fishing boat for approximately \$32,000 in 1974 and today he is in the process of building a second fishing boat. He has already paid off the loan and accumulated enough to build a second boat. These are the kinds of things we need to focus on. Too many years have gone by and we have not been able to increase the rate of entrepreneurship. I have seen many examples of people getting loans from the Barbados Development Bank without any analysis of their projects, but people with worthwhile projects not able to get financing. It is time for Barbadians who have been toiling for these many years to get a better break, and I am hoping that this bank will demonstrate concern for the under privileged class and allow people who have been traditionally poor to break out of the ranks of poverty. We must eliminate the risk of poor black people starting off with insufficient capital for their projects. And I am saying this commercial bank stands a chance and has an opportunity of bringing a golden age to Barbados when everybody, regardless of social class, will be able to go to a bank with a project and have the bank assess that project. I can give the case of a man who walked out of the Barbados Development Bank with \$45,000. He went down to St. Lucy and established a toy factory. I do not have to tell you what kind of man I am talking about. I am talking about Pierce with the toy factory in St. Lucy.

Mr. SPEAKER: You shouldn't mention the name.

Mr. JOHNSON: Another case I can tell you about is that of a North American who told me that he came here

shoot a film, went down to the beach at the Crane and saw somebody wearing a bikini. He saw this did not call for much expertise and he went and got four sewing machines and established a garment factory at Brighton beach. He went to the Barbados Development Bank and negotiated a loan for \$36,000, and the only reason he did not get the loan was because the Government changed hands after the election on September 2, 1976. I understand that he has since been deported, but I want to show that a North American white man could walk into this country and get \$36,000 with nothing at all, and yet we have thousands of Barbadians with ideas in their heads but without capital, and I am saying that such things must come to an end and that the new National Bank should mark "Closed" to this kind of thing and operate for the benefit of our own people.

Hon. F. G. SMITH: Mr. Chairman, it is difficult to follow a speech of such wide ranging area, and I do not wish to repeat any of the observations I made last week on the establishment of a National Insurance Corporation. But I wish to compliment the Government again for attempting to ascend the commanding heights of the economy in banking as in insurance. Hon. members have spoken generally on the functions of the bank and I would like to particularise some aspects of the bank as I see them in relation to a National Bank. We all have heard that the bank has strong developmental possibilities, but apart from that the policies of this bank will be trend setters for other banks in this country. From time to time we read that the Governor of the Central Bank uses his influence to try to encourage commercial banks to reduce their interest rates, and over the years very little heed has been paid to the Governor. I believe one area where this Bank can make a contribution is by paying attention to directions from the Central Bank and implementing them, thereby setting a pattern to be followed by commercial banks, or they will lose their business to the national Bank. I also want to see the National Bank aiming at providing capital for the people of this country. The people themselves must be instilled with the idea, which I have no doubt will be apparent in the advertisements which the bank will probably undertake, that this is their own bank. For example if they are granted loans it is expected that as conscientious, self-respecting Barbadians they will honour the obligations of the loans. It is important that at this time of our development the people be made aware that this is their bank and that there must be no question of their going to "we bank" and borrowing money and not paying it back.

6.45 p.m.

Mr. SIMMONS: This happened to the National Housing Corporation going back to 1961 when tenants were told do not pay their rent. These are your houses. *(Aside)* I do not know who said it. I could be personal today. I could call names. That was the type of attitude, not realising the psychology of the people with whom

you are dealing. It may not have been meant that way, but it was said without realising that it would be interpreted that way. Over the years the National Housing Corporation has had a serious debt situation compounded by arrears accumulated over a period of time. A similar thing can happen to this bank unless you make it a point to instill in the people that this is their bank, and that if they do not honour their obligations to the bank they are robbing themselves.

If the bank over the next five years has a heavy portfolio of bad debt, it is a reflection on the people who owe these debts and perhaps not so great a reflection on the people who lent them; because people come and tell you all kind of things. They can give you a very plausible story for a loan. I would hope that even though it has been suggested here today that the bank initially should pursue a certain cautious policy, yet at the same time those who are called upon to direct the policy of the bank would compare the functions from other commercial banks and will be sensitive to the problems affecting the average person in this country in respect of borrowing finance, and as such will assume practice which perhaps certain commercial banks do not assume today.

Nobody has said it today, but I will say it. Each one of us in here today has had the experience of constituents and others coming to you to back a loan for \$500 or more because the commercial banks in town will not lend a poor man \$500 to repair his house or to buy something that is absolutely necessary; and they come to us and we have to — I would not say we have to — but we back the loan.

Mr. SPEAKER: Which is not always repaid.

Mr. SIMMONS: I will say that my experience has been that out of the number I have backed I have had one defaulter, and that one defaulter was a man who came and told me that he was related to me and he hit me for \$600. I had to pay back Barclays Bank at Roebuck Street; but because there is that exception of a bad egg, I think that we will all agree that our experience of helping people to advance themselves in life by backing a note for them is that in the majority of cases there are good reasons, and the people generally satisfy the loan. The point I wish to make is if the commercial bank had a more flexible policy — say \$5,000 or \$10,000 or whatever you have in security. It is a matter of judgement, and it is a matter of individual bank policy; but I feel that here is a golden opportunity for the national bank, staffed and run by Barbadians who know the needs of people and who have the means of checking out people and seeing if it is the type of people to whom they are making a loan and so on, that this bank will serve a useful loan function purpose and in the long run will inure to the benefit of the people of Barbados.

Now, I would agree with the Leader of the Opposition about constituting the Board of Directors in not making it replete with politicians or yardfowls etc. Of course you will wish to get away from that situation. The previous Government saw the folly of that with the Barbados Development Bank and some of the cases now being investigated. We thank them for the warning, but they saw it too late. Similarly with the National Housing Corporation, part of whose functions are being taken over by this Bank. Persons on the Board used to sign loans, and all kinds of infelicities occurred. I am not going into that, sir. They are being dealt with in another place. The Opposition recognises the dangers inherent in the system of patronage or "yardfowlism" but we recognised that since 1971 when we were telling them about it; and I am sure that this Government will not make the same mistake.

Mr. Speaker, speaking on behalf of the National Housing Corporation now, we welcome the take over of public officers' housing loans which we think is an appropriate area for administration by a bank. Perhaps the area of general workers loans is not in the same category, since it is more a welfare operation than the public officers housing loans. So even though the general workers loans have been left for the time being with the National Housing Corporation, we are happy to continue administering those loans. We believe that out of the experience of the past, we have set up guidelines for current and future operations which will perhaps put an end, or at least limit some of the problems which arose in the past. So we are going to continue to lend general workers up to \$5,000 to repair or construct their own houses; but the public officers function which used to be at the National Housing Corporation will now be transferred to the bank; and I hope that the general public will take note of the transfer function and in future direct all their applications to James Street or wherever. This is off of me. We will lose some of our staff at the National Housing Corporation, but we are sure that they will be well provide for in the new, amalgamated institution. If we are not happy in losing some of the public officers — I do not want to be misunderstood — but I think that more and more the National Housing Corporation has to see itself operating as a construction firm with certain considerations for welfare cases, although, sir, we get rid of the repairs of the homes of old age pensioners.

6.55 p.m.

I am being told to say that the repairs to old people's homes are now vested in the Ministry of Community Services. They are no longer under National Housing Corporation or Public Officers' Housing Loans, so that in future our loans functions will be limited only to general workers' homes.

Mr. Speaker, I will not say like the Leader of the Opposition that this piece of legislation is the fulfilment

of a manifesto promise. We are here to carry out the promises in the manifesto as far as such is humanly possible, and there is no need for him to record in a little book every time we do something which is contained in the manifesto and tick it off, because the same way that can be done, he can refer to the DLP manifesto of 1961 and put a tick against International Seafoods, the flour mill and so on. I thank you, Mr. Speaker, for allowing me to make that short contribution to this debate.

Hon. H. deB. FORDE: Mr. Speaker, there are a few legal points raised by hon. members and I would like to reply very briefly. The hon. member for St. Philip raised the question of the position of the staff of the Agricultural Credit Bank. Section 4 of the Bill provides for them. They are taken over on the same terms and conditions as they had prior to the coming into being of this Act. It still does not mean that they will automatically get the pensions under the pension scheme set out for them, but I am sure the same considerations will apply.

The hon. member for St. Michael South raised the legal implications of section 3 subsection (4) of the Act. In relation to that section it is merely to continue existing legal provisions of the Central Bank Act, because in the provisions of the Central Bank Act that applies only to a bank that carries on banking business as we find in the Banking Act, Cap. 322, and the Banking Act will not include agricultural banking, development banking or mortgage financing, and therefore section 3(4) gives to the commercial banks in sections of this Act the same obligations as any commercial banking institution has under existing legislation.

In so far as the area of policies raised by the hon. member for St. Michael South in section 3, obviously "developmental" is the right word, but I think in the jargon of financiers and the jargon of people in the developing world, a development banking division is quite recognisable, and although the agricultural division includes development, agricultural banking division is also distinct and recognisable from a development bank and should be; it could have functions similar.

The hon. Leader of the Opposition, the hon. member for St. Michael South Central raised certain legal questions arising out of the provisions of section 11. Under section 11 subsection (e) remains; in fact subsections (1) and (2) remain. Now, Sir, these provisions are identical with the provisions contained in the Central Bank Act, Cap. 322, and I refer to the hon. member if he likes to the actual wording of the section, I think it is section 13, of that Act. It is breaking no new ground. He will see in section 13 of the Central Bank Act that the words are repeated there because these are the types of services that the appointing authority takes into account in making a recommendation for disqualification, and

they are the sort of words one finds in any commercial institution and corporation, so that the hon. member need have no fear about that.

Mr. Speaker, there is one matter of policy that I would like to refer to. Whilst I welcome the strong feelings of a lot of members and the attitude of banking and the Government becoming a main participant in the banking community, let me also be wise enough as a Barbadian to sound a note of caution. I would not like the enthusiasm of hon. members to be construed as thinking that this institution in its commercial banking division should do other than be a commercial banking business. It has to be made to survive otherwise our enthusiasm may lead us into allowing money to run wild and find that we are still taxing the same taxpayers in order to make up the losses of this institution. I hope that correct financial practices will be carried out by the institution, that Barbadians will recognise that they cannot get something for nothing, and that they will not begin to think they can put pressure on politicians by playing one off against the other in order to misuse their own bank. We are sometimes very shortsighted in these issues and I issue a note of caution to let it be known now that nobody need come to me to put pressure on anybody in the Bank. You either qualify properly or not at all and I hope everyone in politics will do that, otherwise I do not think the votes are worth having from anybody on that basis. That is the only point I would like to make.

Hon. F. G. SMITH: Mr. Speaker, there are two Resolutions to be dealt with and I think we can pass this Bill in parts. Next week we will have every opportunity of reviewing the whole Ministry. If they can pass this Bill in parts then we can deal with the two Resolutions. I do not know if the Minister is dealing with the amendment to the Insurance Act.

Hon. H. B. ST. JOHN: If I may just wind up shortly, this matter has engaged the attention of the House for a considerable period of time and a number of questions have been raised by hon. members and notes have been taken of them. We have some answers to give particularly to those of the hon. member for St. Michael South Central. It is not the intention of the Government to have a monopoly of foreign exchange. They will have of course a vantage point at the new air terminal when it is open because that branch is likely to be the only branch at the new terminal as opposed to the existing one.

On the question of civil servants' salaries, there is a treasury account at present in the Central Bank and it is not intended to interfere with that arrangement. The minimum deposit rate will be 3% on savings. We do expect that the Statutory Boards will utilise the facility because after all one of the major reasons for embarking on a commercial bank for a country like Barbados is

because of the fact that there is a large area of economic activity which is carried on by the Government itself either through the Central Government or through Statutory Boards, and it is only natural we feel that these Statutory Boards, because of their connection with Government, should utilise the Government Bank. We hope that the service that will be rendered to them will be better than the service rendered by the existing commercial banks, and we honestly feel that this is an area where savings can result from the Statutory Boards using the Government Bank.

7.05 p.m.

On the question of equity and the public, we believe that the bank should start off to prove itself to be a very worthy institution before it can go to the public. There is a lot of talk about subscribing to the public, but many issues have been made as well as efforts by private and Government companies in Barbados and they have always met with the support that one would expect. There would be a large measure of operational autonomy between the various divisions of the bank, and of course it will all be coordinated by the General Manager who would be responsible to the full time Chairman — there will be a full time Chairman — and to the Board of Directors. The Central Bank really has the same responsibility in relation to this bank as it has in relation to other commercial banking institutions. The Central Bank is a regulatory bank and whether that bank is one that is formed as a result of incorporation under the Companies Act of Barbados or under the Companies Act of Ontario, or under the law of the State of New York or Delaware or wherever, the basic position is this bank will be a legal entity like any other bank except that the instrument of incorporation will be by way of statute. As a matter of fact, some of the Canadian Banks have already formed some kind of merger, as we know there has been a merger between the Imperial Bank of Commerce and the Royal Bank of Canada, and that has been under a special statute, so that the whole object of this bank as I understand it is to coordinate the existing institutions which were involved in banking and to try and rationalise and improve them generally to provide services in those areas in Barbados where the existing commercial banks do not provide services, and I think hon. members on both sides of the House have pointed out many of these areas.

We do hope that this measure together with other measures which we have been taking will lead to the general improvement of financial conditions in this country. We have a modified measure to do with hire-purchase and the Government intends to bring down other measures dealing generally with banking and financing in Barbados. Accordingly, I would like on behalf of the Government to thank the hon. members for their various contributions and to join with them in our joint hope that this Bill will be something of which we

and all Barbadians can be justly proud and that this mystery that it takes a particular time for a person to run a bank will be once and forever removed from the minds of Barbadians.

I beg to move that the Bill be read a second time.

The question was put and resolved in the affirmative without division.

SUSPENSION OF SITTING

Hon. H. B. St. JOHN: Mr. Speaker, I beg to move that the sitting be suspended until 8 o'clock.

Hon. C. L. BOLDEN: I beg to second that.

The question was put and resolved in the affirmative without division and Mr. SPEAKER suspended the sitting accordingly.

On Resumption:

Mr. SPEAKER: This sitting is now resumed.

On the motion of Rt. Hon. J. M. G. M. ADAMS, seconded by Hon. H. B. St. JOHN, Mr. SPEAKER left the Chair and the House went into Committee on the National Bank of Barbados Bill, Mr. ODLE in the Chair.

Parts I and II were called and passed.

Part III was called.

Rt. Hon. J. M. G. M. ADAMS: Mr. Chairman, I beg to move that Part III stand part.

Hon. L. S. CRAIG: I beg to second that.

Mr. TAITT: Mr. Chairman, I seem to recall that when the Hon. Leader of the House was responding to a query raised by the hon. member for St. Philip South he suggested, I think, the establishment of a pension scheme; I was not in here. Is he suggesting that those persons who are now covered by a pension scheme or are entitled to a pension would not be entitled under the Act to a pension?

Hon. F. G. SMITH: Mr. Chairman, as I understand it, with some of the Statutory Boards there is no pension scheme but the Boards grant awards. Technically under that section, as I interpret it, they give them salary, leave, terms and conditions, etc. and I gather that the Attorney General is saying that even although the Act itself does not give them a pension scheme until it comes into force, he is assuming that the Board of the Bank would meet and give them the same pension rights as they would have enjoyed as say the Sugar Industry Board prior to the

taking over. This is as I understand the position. If they had a pension before they came over it continues, but there are one or two Boards where pensions are awarded by the Board, and when they come over the Bank will use the same discretion and the same criteria to give them a pension until the pension scheme is established. Civil Servants are out, but I am talking about the Statutory Boards. That is what I understood the Attorney General to say.

Rt. Hon. J. M. G. M. ADAMS: The Hon. Leader of the Opposition has answered the query of the hon. member for St. Michael South West. A great majority of employees are public officers on secondment or non public officers to whom the Pensions Act will apply.

Mr. SANDIFORD: Just a number of questions, Mr. Chairman, under Clause 8(2). I believe when we were dealing last week with a different measure I think it was the member for St. Philip North who raised the question as to the meaning of these terms, and I think we were told it is a term of art. Maybe this one makes a person quite experienced in banking matters, because you can have experience of varying types, but what I really want to ask is whether there is a Vice President designated. We have heard about the President designate, and I wonder if the Minister has any information on that.

Rt. Hon. J. M. G. M. ADAMS: That assignation of the Vice President, to use a popular term, shall remain *in petto*.

The question that Part III stand part was put and resolved in the affirmative without division.
8.05 p.m.

Parts 4 and 5 were called and passed.

Part 6 was called.

Mr. TAITT: Mr. Chairman, under section 27 of this Part 6, "...the Bank is exempt from:

- (a) the payment of rates or taxes in respect of any land owned by the Bank;
- (b) the payment of income tax and any other tax imposed on the income or profits of persons."

I am of the view that to exempt the Bank from all taxes in the context proposed under section 27 would seem to leave the commercial division of the Bank in a position where its performance could not be truly evaluated. I would think that if the Bank is to be judged as a commercial institution and be a hard-nosed banking institution, Government might wish to give consideration as to whether that division should be exempt from the payment of rates or taxes in respect of land, income tax

or any other tax exemptions proposed. I am aware that provision is being made for the profits to be allocated on certain terms, but it would seem to me that where the bank is performing functions in a manner comparable with what is normally expected of a commercial bank, it is probably desirable that taxes and rates be charged to the division. I know that taking money from one hand and putting it in the other, so to speak, is sometimes regarded a waste of time, but in this case I think the payment of rates and taxes is important if the performance of the Bank is to be judged on specific terms, and I am wondering whether the Minister will give further consideration to this, and if he decides not to do so would he let us know.

Rt. Hon. J. M. G. M. ADAMS: As a matter of fact, Mr. Chairman, a lot of consideration was given to this matter precisely along the line the member is querying. As a matter of fact, the section has been somewhat toned down from the original draft because it is not in every area that the Bank has been exempted from revenue loss, as shown in section 21(1), and the rest of the section shows the Government shares in the profits of the institution. It is intended that this division will wish to separate its accounts so that it can be seen at once whether the commercial division is making adequate profits or not. In an institution like the Barbados National Bank there will be a number of special subsidy areas which the Bank is expected to carry, such as car loans for public officers and other loans which bear no interest rate. Perhaps the bank will have to be paid by the Government a small handling fee for this. All of these matters are under consideration, and how these things will be handled in accounting terms so that it will be possible to see whether profits are being made or not. We make a big issue about development banks and one of the things we assume is that they are necessarily unprofitable. But many development banks, especially in North America, make loans which are just as risky and in which the spread may be smaller than for typical loans made by the Barbados Development Bank, except that they expect to get their money back quicker than the Barbados Development Bank would. So it is not only the commercial division that we are looking at to make a profit; we expect the development division to make a profit as well; and we feel that so long as you can keep down those bad debts such as those incurred with the loan to Bath and such like, there is no reason why the development division should not make a profit, and the Development Division is looking forward to making a profit this year. The Sugar Industry Agricultural Bank has also always made a profit and will probably have a balance to be handed over to the General Reserves. I see no reason why it should not continue to make a profit. As regards the Agricultural Credit Bank and the Agricultural Division of the Bank generally, I am less hopeful that they will be profitable, but even so I anticipate that stimulating agricultural lending at an

earlier stage will show, if not a profit position on the basis of contributed equity, certainly not any particular loss.

8.15 p.m.

Certainly it ought not to be seen as any particular loss. I am very hopeful that the fact that income tax is not going to be imposed will not mean that the accounts will not be kept in such a form as to show whether a commercial profit is made or not; and if hon. members look into the earlier sections of Part IV they will see that the net profit shall be determined after meeting all general expenses for that year — that is section 21 — and after providing for bad and doubtful debts, depreciation in assets and contributions to staff and pension funds and so on and so forth. So you will see that a strictly commercial formula is being enforced in the determination of profit.

This is a very important thing for this particular institution, because the majority of institutions of Government — statutory corporations — are not run on commercial lines and are not accounted for commercially; so they give the appearance of making a profit while in fact they are doing no such thing. For example, the Barbados Marketing Corporation. It would be useless for that body to keep its accounts faithfully showing bad and doubtful debts and depreciation of assets etc. because they have no source of funds which they can set aside to reflect that depreciation. I think that it is a bitter subject for the Chairman of the Barbados Marketing Corporation because he was requesting funds from Government to cover the depreciation which they have to write down on such properties as the property rented to International Seafoods; but the Government did not make it possible to provide funds immediately for leading to a system of commercial accountancy because we still have not got the BMC on a firm footing so that we feel that we can do that in the right way.

The Transport Board is another such example. Really nobody can tell from the accounts of the Transport Board whether it is run profitably or not; and even though it is a subsidised industry, you still cannot tell whether it is run profitably or not because you estimate your subsidy and see what goes into your subsidy. The Government can pay the Transport Board to run a subsidised bus service in Barbados and then you will be able to estimate if it is doing so commercially if you allow for depreciation fund and the pension scheme fund; and it would be possible to analyse it and see if it is run commercially; but this is not a system of financial control over the Transport Board, and it is not even a system of control over the Waterworks Department, because although we hear that the Government subsidises water in this country to the tune of over 40%, and that it will have to cease to subsidise water when a Water and Sanitation Authority is set up, we will have to charge

such rates for the sewage service and the water service as to make the matter commercial. I think that it will be found that the figure of subsidy is more than 43% because that 43% arrived at appears only after duty free concessions and after depreciation are ignored. If you analyse in depth you will find that the water subsidy in this country is to the tune of 55%. The Minister responsible is suggesting to me that it may be as high as 60%.

Well, I do not want the bank to be like this. We want the bank to be run commercially; and high in Part IV which deals with Finance we have set out the accounting procedures which ought to be able to give anybody a picture as to whether the bank is being run commercially and maintaining a balance of profits satisfactory for the investment. Of course I do not believe that the profit initially will reflect the level of capitalisation. Well, \$50 million is a very large capitalisation for a bank in Barbados anyhow. There is no other bank in Barbados whose assets reach \$50 million — \$20 million perhaps. So \$50 million is way beyond the capitalisation of other banks. It may not make a profit in the first year corresponding with the functions it has to do. Nevertheless we hope that it will be run commercially; and the exemption from income tax I merely see as an attempt to save it.

Mr. WEEKES: Mr. Chairman, I am wondering if the Hon. Minister of Finance is in a position to tell us if the Barbados National Bank will be able to carry what is known as fixed deposits, and if the present system tax free with interest will continue at that bank.

Hon. F. G. SMITH: Mr. Chairman, there are just a few points that I will draw to the attention of the Prime Minister and Minister of Finance. I am a bit unhappy about section 34 because in this section, dealing with the burden of proof the onus is placed on the accused person to show that he acted in good faith. I would suggest in paragraph (b) of section 33 the addition of the words "knowingly and". Paragraph (b) does not contain the word "knowingly", and I think that it would be more elegant and in keeping with other statutes such as the Forgery Act where you see a person who "knowingly and wilfully". You are putting on him the burden of proving knowledge when the section itself creates the offence. You do not put in the word "knowingly" which you find throughout the Forgery Act. I would like him to check it in the Forgery Act where you find sections with the words "wilfully and knowingly" and you do not find the onus of proof placed on the accused person. If you look at section 22 of the Forgery Act, Cap. 133, it says: "Any person who knowingly and wilfully inserts or causes or permits to be inserted in any copy of any register, directed or required by law to be transmitted to any registrar or other officer etc. shall be guilty of a felony." If you look at the Perjury Act you will find a similar

provision. Again the burden of proof is not placed on the accused where the words "knowingly and wilfully" appear.

I am prepared to concede that there are certain statutes where you use the words "without lawful justification, without lawful authority or excuse" where you sometimes insert the words "the proof whereof shall lie on the party accused", but there are statutes on our books where the burden of proof where you accuse people of doing an act wilfully and knowingly is not shifted to the accused person. As I have pointed out, that is so in the Perjury Act as well as in the Forgery Act. 8.25 p.m.

There are statutes on our books where the burden of proof "knowingly and willingly" are not shifted on to the accused person, and I have pointed this out to you in the House in the Perjury Act and the Forgery Act, and I am very unhappy that in this piece of legislation you should throw on the accused person the burden of proving that he acted in good faith. I do not know if that is part of willingly or knowingly. You can do something willingly and in good faith, but I do not like placing on the accused person in this particular Act the burden of proof when there are more serious statutes on the Book where the same words are used and there is no burden of proof. Section 5 of the Perjury Act Cap. 142 says "any person who knowingly and wilfully", but nowhere do you find that he is called upon to discharge any burden of proof; and in section 22 of the Forgery Act, Cap. 133 it says "any person who knowingly and wilfully", but there is no burden of proof. I am very unhappy that in this particular Bill that we should be breaching what is an accepted and known principle of the law that a man is presumed to be innocent and no burden of proof is generally laid on him except in certain sections in criminal law, and I am wondering if the Prime Minister appreciates that we should have "knowingly" if you are going to have any proceedings under Clause 33(b). As I say, you can have the section without the burden on the accused person as obtains in the several statutes of the Laws of Barbados where the same intent is required. If a man goes to a bank and knowingly gets a loan and then goes and does something, you can infer from that that unless he is a vagabond or *non compos mentis* he has any of the ordinary legal defences that he wilfully did it. You get money to build a house and you go and buy a car and you use the defence and you put the burden of proof in this particular statute when in several other statutes the same words are used and there is nothing under the Perjury Act or Forgery Act that places the burden of proof on the accused person. I would suggest that the Prime Minister gives consideration to introducing "knowingly" and "wilfully", because even if he does not agree with me on the question of burden of proof which I feel strongly on, knowledge is part of the matter of proof and you do not put it in defence.

I do not know what the other legal luminaries on the Government side feel on this point, but "knowingly" should be in so that he cannot say he did not know, and I would ask that the burden of proof be not shifted since I have pointed out to you that there are other statutes with the same particular intent of proof of criminal offence which do not throw the burden of proof on the accused person. We are very worried and cautious of a situation in which you throw the burden of proof on the accused, and we should never remove that burden of proof except for very good and sufficient reason, and I do not think that sufficient reasons have been given for removing that golden thread in criminal law, especially as there are other statutes similar on intent where it is not removed or shifted on the accused person.

Mr. SIMMONS: Mr. Chairman, I just rise to support the Leader of the Opposition on this point. In previous legislation before this I have criticised the principle of shifting the burden of proof on to an accused person except in those well known defences like insanity and so on which traditionally have shifted the burden of proof on the accused. I forget now what the reason previously advanced by the Attorney General was, whether it is the trend in some modern jurisdictions, but as far as Clause 33(b) is concerned, there can be no doubt that the word "knowingly" has to be included if you are going to say that you acted in good faith and without knowledge. I do not know whether this is a matter of new drafting techniques, but of course it is something which those of us who have been brought up in the traditions of English common law and remember Woolmington against the Director of Public Prosecutions find strange because it goes against the trend to find all of a sudden the accused person having the burden of proof which is not the usual thing when in some cases you do not have here in Barbados the last right of reply, because you may have the burden of proof, you call witnesses to discharge that burden and you will have to go first.

I know that the Government wishes to get through this legislation but I want to say that I do not support this new trend of shifting the burden of proof, and I do not see there can be anything in the Government amending Section 33(d) by inserting the words "and knowingly".

Rt. Hon. J. M. G. M. ADAMS: To deal with the matters one by one, the hon. member for St. Philip South may rest assured that the tax concession deposits will continue. I think it is \$400 a year. It will continue as part of the Government's policy and deposits in the Savings Bank are guaranteed and guaranteed in the widest sense.

If hon. members do not mind I would just advert again to the context of what the hon. member for St. Michael South West asked. This does undoubtedly

represent a subsidy by Government to the Bank, and there is no easy way to reflect in the accounts of the bank the additional attractiveness which the bank has for that first \$10,000 fixed deposit. That is one way in which the bank's commercial viability is going to be underwritten by the Government, and I presume that the Board will in its wisdom in due course understand that some share of the profits generated by the Government's policy in this matter should almost be regarded as something the Government will have to first call on in the distribution of the balance left after the transfer to general reserves. I should tell hon. members that for the very purpose of encouraging a commercial approach in exactly the way the hon. member for St. Michael South West stated, I did remove proposals that the bank should be exempt from stamp duty and customs duty. It will still have to pay customs duty and stamp duty. There really is no reason why members of the public who do business with an institution of Government should be placed in a more favourable position than if they did business with other institutions. There are all sorts of reasons for not surrendering that part of the revenue. 8.35 p.m.

The customs duty, Sir, some Statutory Corporations pay customs duties, some do not. I have decided that it is better if the National Bank pays customs duty, it is not exempt.

The point raised by the Leader of the Opposition and the hon. member for St. Philip North is a significant point. I have been thinking of all the areas where the margin would be so narrow that you want to have section 34 in order to allow you to prove your point. If you give a man an overdraft, what is to prevent him from going to buy a car with it even though credit restrictions have been imposed by the Central Bank? The man will argue then that it is only an overdraft and it has nothing to do with credit restrictions, that they were not drawn to his attention and so on. If he could be prosecuted, for example, for applying an overdraft to buying a motor car he could very well reasonably argue that he is not a lawyer and he is not aware that his use of an overdraft along those lines was in any way wrong or improper. He can say that he is in a position to pay back the loan, that the bank has security so why then should he be punished?

Anyway, Sir, if that is the way hon. members feel about this particular section I will make a note of it and have it communicated to the Other Place and I will give an undertaking that I will put the case with which I have some sympathy — indeed I have already noted it in the file — but I will put the case to the Attorney General and probably manage to get a little bite at it in Cabinet this week, and if we decide to delete section 34 we will insert in section 33(b) words to give it some uniformity. It will cause a little delay but I would rather have that than have an injustice on a prosecution under that section. It may

be of course that there are good reasons for this but they will be given in the Senate.

The question that Part VI stand part was put and resolved in the affirmative without division.

Part VII was called.

Rt. Hon. J. M. G. M. ADAMS: Mr. Chairman, I beg to move that Part VII stand part. Section 41(1) is the Schedule which transfers the employees along with terms and conditions which are the same as or no less favourable than those on which such persons were employed immediately before the appointed day. I do not think that hon. members would wish to quarrel with that, I do not think that they will object to persons employed being transferred automatically.

Hon. L. S. CRAIG: I beg to second that.

Mr. TAITT: One small question, Mr. Chairman. It is well known that the terms and conditions of employment of Heads of institutions include such things as motor cars for their personal use provided by the institution. I do not wish to be pedantic and ask the Minister to give me a list of all those persons under 41(1), what I am trying to find out from the Minister if this is so how will the change affect the efficiency of the institution, because before you had a General Manager or two or three General Managers, but now you will have a President and some other senior officials. Presumably these General Managers, Heads of Divisions or some similar titles will be used, but the question is will the terms and conditions alluded to in this section include all the perquisites that will apply to them as General Managers?

Rt. Hon. J. M. G. M. ADAMS: I have no reason to believe that it will be impossible to work out the terms and perquisites no less favourable than they at present enjoy, certainly I do not think we have even given consideration to taking away a man's car or housing allowance if he has one, Sir, I think that the staff structure will make ample provision for appointment of persons to new posts. Some of them may get a little promotion, Sir, certainly they would not be any worse placed. I could not tell you at this stage at which level it is considered that an officer should have a car, but the commercial division may not be able to pay the salaries actually received by some of the bank managers in Broad Street. We certainly will be able to tell the Commissioner of Inland Revenue what he can expect to receive because these persons will be given some sort of employment as persons in other banks, but I believe that Heads of Divisions will not have occasion to complain that their perquisites are limited by this operation.

Now if the occasion should arise where in some division the staff will have to be reduced from 15 to 7

and therefore you can no longer justify a Manager with a car and a housing allowance, one presumes a place will be found for such a person in another part of the bank.

The question that Part VII stand part was put and resolved in the affirmative without division.

The First Schedule was called and passed.

The Second Schedule was called.

Rt. Hon. J. M. G. M. ADAMS: In moving that this be the Second Schedule, hon. members will take note that the institutions referred to by the hon. member for St. Michael South West under Part VII are only three, the National Housing Corporation is placed apart from those under Part I of this Schedule.

Hon. L. S. CRAIG: I beg to second that.

The question that this be the Second Schedule was put and resolved in the affirmative without division.

The Third Schedule was called and passed.

On the motion of Rt. Hon. J. M. G. M. ADAMS, seconded by Hon. L. B. BRATHWAITE, Mr. CHARIMAN reported the passing of one Bill in Committee, and Mr. SPEAKER resumed the Chair and reported accordingly. 8.45 p.m.

On separate motion of Rt. Hon. J. M. G. M. ADAMS, seconded by Hon. L. S. CRAIG, the Bill was read a third time and passed.

BILL TO AMEND INSURANCE ACT, CAP. 310

Rt. Hon. J. M. G. M. ADAMS: Sir, this Act is somewhat complicated but really embodies very simple concepts. Fundamentally, it is trying to do two things, firstly, to provide a legal framework within which insurance business can be transferred from one company to another within our statutory provision, and secondly, to give effect to the Budgetary Proposals making it compulsory for insurance companies to invest in Barbados one hundred percent of their technical reserves. The term "technical reserves" I can perhaps most safely define as that part of their reserves which they need to meet all claims at any given time.

The necessity for having special transfer provisions has arisen out of certain situations with North American insurance companies which wanted to stop doing full scale business in Barbados and provide conditions by which the business could just be carried on by agents. This particular problem has been going on for some time and I think the first bit of correspondence with which I had to deal in respect of this matter was in October

1976, but for some months before that there were long and complicated negotiations going on relating to the transfer of some of this business, and there have been negotiations with the supervisor of insurance of Canada and with insurance authorities in Trinidad and Tobago. There have also been many meetings with the insurance representatives of the insurance companies concerned and we have had to give a great deal of consideration to the conditions under which we would allow an entire portfolio to be transferred from one company to another.

This Bill has been before the House for some time, along with certain amendments which are proposed to be made. The amendments relate mainly to definitions and will be dealt with in Committee as they arise.

During the course of preparation of the Bill we have had meetings with the insurance industry and came to the conclusion that we could accept certain amendments in respect of various aspects of the legislation.

The Bill has been before the House for some time and presumably hon. members have read it. I do not intend to go through the Bill piece by piece, for example section 35A establishing the procedure for aggrieved persons to appeal against any new scheme, and so on. I really do not propose to go through all of it; sufficient to say that it is there for hon. members to read, and I am sure they have read it and discussed it. I would just say that I think we have a Bill that will be important for the localization of the industry and that the facility to transfer such business to local companies and the investment of funds locally are important steps which we must take in order to establish our financial independence as well as our political independence. I have heard various arguments about the necessity of investing funds outside of Barbados, but I have seen investments outside of Barbados collapse, so there is no real argument about necessity of investment outside of Barbados.

I think the legislation will bring definite benefits to Barbados and I think the legislation should be accepted as a national measure in the best interests of Barbados.
8.55 p.m.

This was spoken of perhaps for many years. We are happy to have brought it to fruition and I am sure that all hon. members, in the same spirit with which they congratulated us for the setting up of the Barbados National Bank, will congratulate us for this important step leading to the localisation of the insurance industry.

I beg to move that this Bill be now read a second time.

Hon. L. B. BRATHWAITE: I beg to second that.

Hon. F. G. SMITH: Mr. Speaker, there is only one type of insurance that has been causing me some worry; and that is the type of insurance where you pay to the insurance company your premiums as an investment. I have come across a lot of persons who when their policies mature get less money than they have paid in over the years. There is one particular company in Barbados in which persons have been investing, and it is now being claimed that because of the devaluation of sterling, what you are entitled to is sometimes \$1,000 less than what you have paid over a 10 or 15 year period. I am asking the Prime Minister and Minister of Finance to look carefully into this, or ask the Supervisor of Insurance to investigate this type of insurance.

The usual type of life insurance is that you get back your money plus such interest as may have accrued over the period in which your policy was in existence. You must be careful with this type of insurance. I have come across quite a few people who have paid in money and when the maturity time comes — from one particular company in Barbados they get \$800 or \$900 less interest than they have paid for this stupid type of investment.

Rt. Hon. J. M. G. M. ADAMS: Mr. Speaker, I will take the hon. member's comments into account. What has really happened is that many people when they are sold insurance by a salesman do not read the conditions of the policies carefully. The policies are written quite clearly and they do not present any difficulties in interpretation for a lawyer; but we do not know what the salesman tells a person. Many a person buys a Five Point Plan and they do not realise what a Five Point Plan is. You pay so much a week, and a part of it is that if you get damaged in a public transport vehicle you get a double indemnity, part of the Hospital Plan and so on. They have in their minds that somehow they will be paid money when in fact they are only being insured against a particular risk. They may even have an investment insurance on which there will be some return in cash; but there are a lot of outside risks which will not be regarded in the ultimate pay out that they will get; and then of course you go and ask how much you will get and discover that you will get back something less than you paid in.

The salesman first had to be paid and the risk has to be recovered. Sometimes it is even more traumatic because they take out a Hospital Plan which covers a certain number of years, and at the end you get another of these things that are well known to lawyers who have the time for poor and simple people; but very little can be done. The Supervisor of Insurance in the last few years has given much time, energy and patience to the industrial insurance company. As it is well known, one of them found it impossible to pass the rigid rules laid down. We are trying to give a general power to the Supervisor of Insurance to protect these persons.

I can only hope that this will take us a little further along the road in offering some protection for insured persons. I do not believe that this Bill is by any means the last amendment to the Insurance Act that we will see in a couple of years. Sooner or later we will have to face the fact that a gigantic mistake has been made by all insurance companies in Barbados. In the last 30 or 40 years they have been selling policies and allowing people to put down the names of beneficiaries and generally those beneficiaries have no right to the proceeds of the policies.

The last case of any substance was in 1976 before I assumed my present office, and as a result of that case the arguments I made over the years had been accepted by the courts, and the rights of beneficiaries other than spouses and children to inherit under an insurance policy have been seriously limited. Probably there are thousands of policies in Barbados in which a man or woman, being a common law husband or wife, put down each other's name on a policy, and these appointments are going to turn out to be of no effect.

I think that some consideration will have to be given to this to assist these poor people. It took a very long time for me to convince insurance companies and policy holders that you cannot give a woman money after your death by putting her down as a beneficiary in an insurance policy unless the policy counted as a will properly signed and witnessed. Insurance companies have had to pay out many thousands of dollars to learn this lesson. There are other areas — this is a continuing process — there are other areas in which we will have to revise our insurance legislation and make it more effective both to mobilising the savings of the people of Barbados and protecting those savings.

The question that the Bill be read a second time was put and resolved in the affirmative without division.

Rt. Hon. J. M. G. M. ADAMS: Mr. Speaker, I beg to move that Your Honour do now leave the Chair and the House go into Committee on the Bill.

Hon. L. B. BRATHWAITE: I beg to second that.

The question was put and resolved in the affirmative without division.

Mr. SPEAKER left the Chair and the House went into Committee on the Bill, Mr. ODLE in the Chair.

Clause 1 was called.

Rt. Hon. J. M. G. M. ADAMS: Mr. Chairman, I beg to move that Clause 1 stand part of the Bill.

Hon. L. B. BRATHWAITE: I beg to second that.

The question was put and resolved in the affirmative without division.

Clause 2 was called.

Rt. Hon. J. M. G. M. ADAMS: Mr. Chairman, in moving that Clause 2 stand part, I would just mention that this is a very important Clause because a number of insurance companies have in fact because of the exigencies of the law, not breaking the law — and this is something with which this Clause has to do.

The question that Clause 2 stand part was put and resolved in the affirmative without division.
9.05 p.m.

Clause 3 was called.

Rt. Hon. J. M. G. M. ADAMS: Mr. Chairman, I beg to move that Clause 3 stand part.

Hon. members will notice that the proposed section 25 sets out quite clearly what are the portions of the assets which we are asking insurance companies to keep in Barbados; 100% of the funds set apart for meeting liabilities to policy holders in Barbados, and then in the case of general insurance business 100% of such reserves as are allocated for unearned premiums and meeting outstanding claims. I suppose it is possible, if hon. members press me, for me to try to rake up from my memory of insurance law exactly why all these things are necessary, but I would indicate to hon. members that the Act has been very thoroughly examined over a period of time really by everybody concerned. That is not a reason for the House not to examine it further, but I just mention that we hope we have taken the interest of all concerned.

This is a technical matter and I am just indicating to the House that the technicians have been to work on it as well, so the House can be satisfied that the people who are concerned by it have seen it. I just also mention this very briefly for the benefit of insurance companies and insurers. We have seen some resistance to what is proposed and we have seen collaterally and separately resistance to investment in Government securities by some insurance companies. One particular insurance company, I think it describes itself as the oldest life company in Barbados, has a particularly bad record when it comes to investment in Government securities, but securities of the Government of Barbados continue to be a first class investment, superior in many cases to the investments that these companies have been pursuing in other areas.

The company of which I am speaking invested in a large real property operation now under investigation by the Commission of Enquiry, probably at some

sacrifice to the interest of insured persons, certainly at some resistance to the shareholders' meeting to prescient shareholders who then included a former Speaker, Mr. Maxwell; they were warned at the time and they still went ahead and invested in a doubtful property speculation, and if there was any other justification for a tighter control over insurance companies' investment, I think that would probably be enough by itself. We know that if we tell the Companies that they must invest in Barbados that we must provide investment for them in Barbados. We are encouraging them to go into utilities and we are making Government debentures available for them, and we will also encourage them to go even more heavily into the mortgage business. There is really no reason why banks should think that the only insurance funds they should make special call on for mortgage schemes should be funds of national insurance. The funds of other insurers should also be made available for this type of security, mortgage security, not necessarily speculation.

Mr. SANDIFORD: Mr. Chairman, I am glad the Prime Minister has raised matters relating to localisation and to investment in local securities. I do not know why he should be surprised that there should be resistance if indeed he was surprised at the moves by companies in Barbados showing resistance to this particular piece of legislation. I think what has really happened is that insurance companies generally throughout the world have been part of the capitalist development, and in keeping with the development of capitalism they have been part of this period of *laissez faire*, that is, as companies they operate and the Government is merely supposed to hold the ring and not get too deeply involved in the business, but merely to ensure that they were free to carry on their activities. Then I believe there was a period certainly in the United Kingdom, from about 1870 onwards in which some interest in the activities of insurance companies and indeed in other companies generally took place, and you got the necessity arising for Government to protect the persons placing premiums with companies and generally in the activities of companies. This period of protection for the persons who have taken out insurance and to ensure that fraud and other mis-activities did not take place came to Barbados in 1970, I think that is the year of the Insurance Act, and I think that was the major effort as far as this country was concerned and the major step taken by the Democratic Labour Party in providing a framework within which the business of insurance would be conducted in this country, the interests of the policy holders would be protected and efforts made to ensure the margin of solvency or the other requirements of companies to ensure that there would be funds put aside to meet the necessary claims and so on; it was in 1970 that this comprehensive Act was introduced. What we are seeing here today is really an extension of that

particular idea, and we are going now into the area of requiring companies by law to invest a greater amount of their funds locally, and this is really the meaning of the element of localisation. It is only a small aspect of it, but this is in keeping with the development of insurance companies in other countries where you move from the *laissez faire* situation into the area of mandatory requirements and into the area of inducement, but as the Minister of Finance indicated, if they have to invest some of their funds locally, the opportunities and avenues in which these investments may take place would have to be created; but I think the problem which the Government will have is one of selling this new role to the insurance companies in Barbados because quite obviously they do not like more control. There is one area which I think we would have to pay especial attention to and that is to ensure that when power is placed in the hands of the Supervisor of Insurance that at all appropriate times there would be the necessary avenues for appeal.

There are a number of instances in this piece of legislation where there appears to be no appeal from some of the decisions of the Supervisor of Insurance and maybe we may have to look at this a little more closely after we have seen the Act in operation.

9.15 p.m.

Rt. Hon. J. M. G. M. ADAMS: I would just say this, Mr. Chairman, even dealing with the point of no appeal, we are really dealing with some very hard people in the insurance business; that is a fact. The hon. member spoke of the 1970 Insurance Act, the Act that we are now amending. If hon. members recall, Press publicity was given to a circular which was sent out by the Supervisor of Insurance last November to all Insurance Companies setting out the purpose of this Act. He summarised it and even there he pointed out that the general insurers in Barbados were investing only to the extent of their commitments under the statutory deposit requirements of the 1970 Act which was then and now until we pass this, 40% of premium income with a ceiling of \$200,000, and he pointed out to the Insurance Companies that if they had been required during 1975 to invest 100% of their technical reserves in Barbados, there was a maximum additional amount of \$19 million which would have to come home from abroad, and as I have just ascertained, even then a special debenture issue which we floated to accommodate the insurers, even then it has not been taken up. It is true it is only since November and we can reasonably believe that the insurers have been waiting until now to find out exactly in what form the Act has been passed, therefore you have to be stern, and I was guided very much in my attitude towards these things by a letter which is in the file. It appears to be a semi-confidential report from London Brokers, and I will read the passage which will tell you the

conditions under which we were labouring. This was before 1973, before Barbados currency was in existence.

"I should say first of all that whatever the view sterling may be outside the U.K., opinion in this country would favour it against Eastern Caribbean dollars, and consequently would expect, all things being equal, to receive a higher return which reflected this added risk from an investment in EC dollars. In fact one U.K. insurance company operating in Barbados to whom we spoke said that so long as they were not precluded from doing so by local legislation they were bringing back every penny they could take to this country immediately they were able."

They also added that this appeared to be in line with the wishes of the Chancellor of the Exchequer. That is what was written by Brokers in Britain to somebody who was the former Minister of Finance. I think he would agree with me that there should be a little confidentiality about this report on the attitude of the British Insurance Companies, and I can certainly tell you that in my capacity as Exchange Control Authority the amounts that pass over my desk, amounts which are above the limit the Central Bank could by itself authorise in respect of insurance companies are very, very considerable, and when I think of what some companies that deal in motor claims would have to do if they took a little less profit and shared out the profits in the form of reduced premiums, you really would be surprised to see how insurance premiums might be bringable down in this country, but even though they took the losses in sending back sterling to London they are still charging extra, and I think the risk they are now covering this against is the sterling risk, as against the EC risk, so hon. members will perhaps see that we have to spell it out and you have to give the supervisor a chance to take all the quick and firm decisions without eroding his authority unnecessarily in areas where he is the person best placed to exercise that authority.

I am sure that nobody thinks that the Supervisor of Insurance exercises his authority capriciously or other than on sound principles. I think that that letter I have read out and the existing practices in respect of insurance companies that hon. members will not think these conditions, or ought not to think that these conditions are too onerous in any way.

The question that Clause 3 stand part was put and resolved in the affirmative without division.

Clause 4 was called and passed.

Clause 5 was called.

Rt. Hon. J. M. G. M. ADAMS: I beg to move that Clause 5 stand part.

Hon. H. B. St. JOHN: I beg to second that.

Mr. SANDIFORD: Mr. Chairman, as I recall, in introducing this measure to us the Minister of Finance did indicate that it had to do mainly with some company which ceased to do business, or was ceasing to do business and it was necessary to have this amendment to the Act to deal with it. I do not remember the name of the company to which he referred(Rt. Hon. J. M. G. M. ADAMS: I did not say). He did not say, but there are frequent references to transfers and acquisitions or amalgamation, and I am really wondering if there are not more immediate activities within the general insurance field which might be the concern of the Minister on this piece of legislation.

As I understand it, recently in the field of insurance in this country, not so much life insurance as in other areas, but maybe life as well and other classes of insurance, there have been some amalgamations and I believe that the Government has even indicated that it is going to reinsure with one of these amalgamated united companies, I believe, and it may be therefore that this Act would certainly be in fact used if this trend of the consolidation of insurance companies continues, and we would really like to know here if in fact the powers that are given here to the insurer that not only in the companies which may be amalgamated but even more so in the Government's own national insurance company, whether claim settlements would be speeded up and whether particularly in the National Insurance Corporation or the Insurance Corporation of Barbados settlements of claims would be speeded up and there would not be any undue pressures holding back the settlement of claims.

9.25 p.m.

I think these are the areas which will concern the investing public particularly, because apart from the scanty information given to the public about mergers, acquisitions, etc., I think we need to know a lot more of what goes on in business in this country, and therefore the more information we have, particularly in cases where it is the premiums of a large number of people in this country, the better, and that is why I am checking to see if in these Clauses there is some requirement for publicity, which is one of the accepted principles on which insurance business should operate, and we do hope that will apply in this case.

I think the other points I may wish to make will occur during discussion of later Clauses.

Mr. TAITT: Mr. Chairman, just one brief word about this Clause. Earlier the hon. Minister of Finance

indicated that he had seen large quantities of funds, being transferred, and I want to ask the Hon. Minister how in fact he sees the relationship between the new insurance companies as exchange authorities. I think recently the trend has been to have regional insurance companies, and if I recall correctly, there was an attempt within the context of the Caribbean community to codify the behaviour pattern of the new regional companies. Now it is obvious, Mr. Chairman, that while Barbados will be updating its legislation to take advantage of these factors, not all of the legislation covering this activity in the region is up to date, and in the context of certain requirements for regional companies Government may very well find that the new regional companies will have a way of transferring funds through other channels. I have no doubt that this matter has had the attention of the experts, but the point I am getting at is what steps are being taken to deal with this. I presume that precisely because the legislation is not codified throughout the region the Prime Minister will not wish to telegraph the *modus operandi* in dealing with these new regional companies; and I am putting it to the Minister in the event he is not aware of it, that we have to be extremely careful with these new companies which are taking the place of United Kingdom companies and to a lesser extent the North American companies. What has tended to happen is that these older companies have found a base in Caribbean countries which are not as stringent in the application of governmental control, and from these new bases they are reaching out to form what are termed regional agencies but which are really nothing more than old wine in new bottles. I think the Prime Minister will understand what I mean.

Hon. H. B. St. JOHN: Mr. Chairman, the hon. member has raised an interesting point with respect to the developments which are taking place not only in Barbados but also in the region, because I think it is generally conceded that because of the historical development of insurance in the area and because of the fact that we do have a rather small margin some attempt should be made to have a Caribbean insurance market. Nevertheless, it is also to be conceded that there are certain areas over which individual territories will have to retain a fair amount of control for balance of payments reasons.

Now within the context of the desirability of a Caribbean insurance market and the constraints that could possibly arise for balance of payments reasons, discussions have been going on at the technical level, and I believe the CARICOM Committee on insurance has actually met and there were two questions that were referred to the Committee. One was the question of a Caribbean reinsurance company, which the industry is rather keen on, and the other was the question of how to fit the national policies within the context of a

Caribbean insurance market. Bilateral discussions will have to take place, and Barbados, as far as I know, has not been adopting any discriminatory legislation vis-a-vis other CARICOM countries. As a matter of fact, an analysis has been done and I believe it is true to say that there are more CARICOM territories doing business here, especially in the motor field, than Barbados companies; so that it appears now that the reports are in that certain bilateral arrangements will have to be made between the Governments and the Barbados Government is committed to a CARICOM insurance market, subject of course to the understanding that this would have to be some sort of treaty arrangement and that a national government would have to retain for itself in certain circumstances freedom to ensure that its balance of payments position is protected. Within that context we are in favour of a CARICOM insurance market, and of course, we expect reciprocity of treatment. We cannot have treatment predicated on non-discrimination unless we have the same treatment in the other markets.

The question that Clause 5 stand part was put and resolved in the affirmative without division.

Clause 6 was called.

Rt. Hon. J. M. G. ADAMS: Mr. Chairman, in moving that Clause 6 stand part of this Bill I would like to deal with the matter of publicity. Petitions for amalgamations have to be presented, and Clause 6 sets out the conditions under which the Supervisor of Insurance holds a hearing. Interested persons can appear with a legal adviser if they so desire and the Supervisor can hold such hearings he deems necessary. Obviously the Supervisor's opinions will extend to shareholders and creditors of the company and indeed even to Government if the Government has any interest in the matter. I hope this explanation meets the point made by the hon. member for St. Michael South.

Mr. TAITT: One small question, Mr. Chairman: In Clause 6 which is to be the new section 35A of the principal Act, under (3) "The following persons are entitled, either in person or by their legal representatives, to be heard at the hearing of an application made under this section —

- (a) the person making the application;
- (b) every company interested in the application; and
- (c) any person who, in the opinion of the Supervisor, is likely to be affected,"

given that the Supervisor is a man of wide experience and knowledge there is no problem, but one can very

well imagine a Supervisor exercising that discretion in such a manner as to preclude, say, a member of Parliament who has not got a specific interest in the particular amalgamation but a general public interest, and I am wondering in the context of the hearing if perhaps a little more latitude is not required for public hearings of certain amalgamations.

9.35 p.m.

You see Mr. Chairman, like in banking there has been a certain mystery about insurance, investments and so on having to do with so called high finance. There are other professions than the Legal Profession which by definition have an interest in the kind of matters envisaged here; and although it deals specifically with insurance, you can begin to see that the amalgamation of insurance companies also includes investments and the handling of investment funds etc. I am merely asking the Minister what is the latest thinking in this whole area of savings.

Mr. SANDIFORD: Before the Minister replies, there are just two small points. The first concerns what must be a typographical error. At the bottom of Page 12 there is a word not known to the English Language — "implentation"; but I have not seen it among the amendments circulated, and I would draw it to the Minister's attention. The other point is that I am grateful to the Minister for pointing out the steps that are being taken as far as the Official Gazette is concerned, and that steps will be taken to bring the Official Gazette into the 20th Century so that it can be made more appealing and attractive. There is no reason why the present format should be necessarily continued because it is traditional. I believe that if the type was made more legible and so on, maybe more information could be disseminated to a larger number of people.

Rt. Hon. J. M. G. M. ADAMS: I take the point about the Official Gazette. I will raise it with the Permanent Secretary. Then, there is the point about a person making an application. An application is not made by the people who want a transfer. The people who want a transfer have to sign their names to the petition. The petition is then given notice of, and the words in the proposed section 35(a) read: "Any person who is likely to be affected by a proposed Scheme may, within 30 days of publication of the notice referred to in section 35(2) or, as the case may be, service upon him of such notice, make an application to the Supervisor in respect of any matter related to the Scheme."

I think these are very wide provisions indeed, because to my mind they will include not only companies, but it will also include persons insured or persons who are about to insure. This is very wide, and

I feel sure that the Supervisor of Insurance is going to restrict the ambit of people making petitions. This is not quite like a public utility area where any member of the public is likely to object on the grounds that a consumer is likely to be a consumer; but these words do not go that far, Mr. Chairman.

Mr. SANDIFORD: Mr. Chairman, I wonder if the Minister would respond to this point in relation to the provision on Page 11, sub clause (5) (b) can refuse to sanction a scheme where he is not satisfied that the proposed amalgamation is not in the public or national interest. I am just referring to the style of drafting by which the locus of responsibility will actually reside with the Supervisor of Insurance as to determine what is in the national or public interest, or whether that responsibility should not more properly reside in the breast of the Minister responsible. I draw this to the attention of the Minister for his observation thereon; but it appears to me that matters relating to the public interest as far as Parliament is concerned should be a matter for ministerial approval.

Rt. Hon. J. M. G. M. ADAMS: The appeal lies from the decision of the Supervisor of Insurance to the Court; and I am sure that the Minister will convey to the Supervisor the policy of the Government on national and public interest at any given time. Therefore, there really would be no point in the Minister saying that it is not in the public or national interest if the Courts then will have an opportunity to argue with the Minister what the national or public interest is. What is envisaged is that the Supervisor on appeal will explain his application to the judge. He will indicate his interpretation of public or national interest as laid down by the Government's stated policy according to ministerial direction; and the judge in chambers will decide the whole gambit of judicial process that arose from the Privy Council and then decided whether the original decision was correct in the first place.

It seems to me that there has been generally a drafting practice in Barbados in recent years towards ministerial decisions. Many appeals have been made, and there are examples where such appeals have not always succeeded. What is called ministerial discretion is subject to review by the Courts. To remove that from the Courts would be putting the Executive in a position which is not proper. I really do not see why the American system should be so anathmatic in Britain or in Barbados, because there are limits to ministerial discretion; but that is not the practice here. I am sure that in practice this will not give any difficulty. The national or public interest will not create any difficulty in concept whether interpreted by the Supervisor of Insurance or by the Courts.

I think that I should move a correction on Page 12 where the word which occurs as "inplentation" should be spelt "implementation". I beg to move that the Clause as amended stand part.

Hon. H. B. ST. JOHN: I beg to second that.

Hon. F. G. SMITH: Mr. Chairman, when we have been reading where the Supreme Court seems to be on a par with a Commission of Inquiry we have to be very cautious as to whether the Supreme Court can touch a Commission of Inquiry. I think that it is because of this new legal theory that I have been reading about that we are making sure that in the Laws of Barbados the right of appeal is well defined. It is a new concept coming from so eminent a Queen's Counsel.
9.45 p.m.

I do not think he needs bother about anything. It is just that we read it and we are a bit worried that there are new concepts in law coming from so eminent a Queen's Counsel.

Rt. Hon. J. M. G. M. ADAMS: I accept the congratulations of the Leader of the Opposition for making a break with tradition and making some aspects of Government activity and decisions subject to the will of the Supreme Court, because I think that is implicit in the speech which he has just made.

The question that Clause 6 as amended stand part, was put and resolved in the affirmative without division.

Clause 7 was called.

Rt. Hon. J. M. G. M. ADAMS: In Clause 7, Mr. Chairman, we are seeking a very substantial amendment in principle. We are seeking to replace the proposed subsection (3) of the new Section 115 by the circulated amendment. This is a substantial amendment. It represents a concession to the insurers. All of these are terms of art, "Gross premium without deduction on ceded reinsurances" is a specific and well understood term of insurance law, and "net premium" is also a well understood term, and we are changing from gross to net because we really think there are difficulties and complications which would have occasioned very significant difficulties to the insurance companies in effecting their reinsurances, calculating their grosses and so on.

I beg to move that Clause 7 as set out in the circular stand part.

Hon. H. B. St. JOHN: I beg to second that.

The question was put and resolved in the affirmative without division.

Clause 8 was called and passed.

Clause 9 was called.

Rt. Hon. J. M. G. M. ADAMS: Clause 9 is also subject to an amendment of substance which would replace the definition of "reserves" in subsection 2 of the proposed section 119.

I beg to move that Clause 9 as proposed to be amended in the circulated copy stand part.

Hon. H. B. St. JOHN: I beg to second that.

The question was put and resolved in the affirmative without division.

On motion of Rt. Hon. J. M. G. M. ADAMS seconded by Hon. H. B. St. JOHN, Mr. CHAIRMAN reported the passing of one Bill with amendments in Committee, and Mr. SPEAKER resumed the Chair and reported accordingly.

On separate motions of Rt. Hon. J. M. G. M. ADAMS seconded by Hon. H. B. St. JOHN, the Bill was read a third time and passed.

LEAVE TO PROCEED WITH RESOLUTIONS

Hon. H. B. St. JOHN: Mr. Speaker, earlier today we gave notice of two Resolutions and at that time we indicated to the other side that these matters were matters of grave urgency. One is for the wages for M.C.W. for the rest of the month and in view of the fact that our financial year ends at the end of the month, there will be no money to pay the people, if these Resolutions are not passed. That was one of our objectives, and I am asking for leave to deal with these two money Resolutions which were circulated.

Mr. SPEAKER: There is no objection, so leave is granted.

COMMITTEE OF SUPPLY

Hon. H. B. St. JOHN: Mr. Speaker, I beg to move that Your Honour do now leave the Chair and the House go into Committee of Supply.

Hon. L. B. BRATHWAITE: I beg to second that.

The question was put and resolved in the affirmative without division, and Mr. SPEAKER left the Chair and the House went into Committee of Supply, Mr. ODLE in the Chair.

SUPPLEMENTARY ESTIMATES 1977-78 No. 32

Hon. L. B. BRATHWAITE: Mr. Chairman, I do not believe that this Resolution will be regarded as controversial and since time is not our friend, and I believe all hon. members are most anxious to get home, I do not believe a Resolution of this nature would occasion much problems and quarrel. It is rather straightforward. This Resolution seeks to provide funds to pay for certain services in the Post Office emoluments, utilities, certain operational expenses, maintenance of plant and vehicles, plant and equipment, furniture, fixtures and fittings.

I do not really want to go through the whole gamut of this exercise of explaining all matters in detail. I would prefer hon. members to indicate to me if there is any particular item which they might wish me to explain since it rather late and since there are two important Resolutions to be dealt with.

9.55 p.m.

If members would need to have information on any Head, I do not want the House to feel that I have treated them with any discourtesy by not going too much into detail, but in respect of the question of wages and the question of equipment and plant, these are certain shortfalls which we have experienced and it certainly will be difficult for us to wait until the end of the financial year in order to have funds to deal with these matters, and it is a question of urgency that we get this money in order to meet these pressing and immediate commitments. If members are desirous, as I said before, to have any information which I have at my disposal, I am quite willing and ready to give them that information.

I beg to move that this Resolution do now pass.

Hon. H. B. St. JOHN: I beg to second that.

Mr. SANDIFORD: I am wondering if the Minister can give us a breakdown in terms of Item 11 - Operating Expenses for \$35,000. I am just interested in the figure for the expenses in connection with the Royal Visit where it says here that the "repaint" issue was not included in the Royal Programme, as the note says. What was the particular amount for that Item?

Hon. L. B. BRATHWAITE: I am sorry, it is a "reprint", not "repaint".

Hon. F. G. SMITH: I just want to assure the Minister that since the Estimates were laid today any answers he has he may keep until next Tuesday, Wednesday or Thursday. We do not want to repeat two sets of arguments, so we will give him a lot of time. It is not that we want to get home, but since next week we will have plenty of time to deal with his Ministry in detail, we will allow these Resolutions to go through

instead of repeating arguments which we will hear next week when we meet on the Estimates.

Mr. SANDIFORD: Do you have the information with regard to the expenses?

Hon. L. B. BRATHWAITE: This has to do with the reprint of a stamp. It is not a separate Item, there are many other things involved. The total expenditure under this Head is \$290,000 and it is a shortfall of this expenditure by \$35,000. There are various things which are involved, you have expenses in this Item like \$3,625 in connection with a recent stamp duty issue, and there are various things which fall under this Head. The overall Head of this Item is \$290,000; the Item fell short by \$35,000.

The question that the Resolution do now pass was put and resolved in the affirmative without division.

SUPPLEMENTARY ESTIMATES 1977-78

No. 33

Hon. L. B. BRATHWAITE: Mr. Chairman, I am sorry but I am not in a position to explain this item here as fully as I would like to the Hon. House. Last year I had to come at an earlier time, however, for a supplementary vote under this Head. On that occasion the supplementary provision which I sought was \$1.798 million. Fortunately, the amount which I come for on this occasion is not as great as it was then, but I want to say one or two things here, late though it is, on this particular Resolution, because I do not think in the light of the present financial position of the country that we can go on forever coming down for huge supplementary provisions, and as a result of a very serious and in-depth look at the Ministry of Communications and Works and the problems which are inherent in that Ministry, I have been trying to formulate in my mind how best I can approach the task by way of the removal of the desire to come year after year for huge supplementary votes.

I have been looking, for example, at the question that if I did not come for this vote certainly the people in MCW, the casual employees, would have to be off work for at least four, five or six weeks, all of them, and we recognised, difficult as it was, that that was not a situation which we could allow to take place. We have all since looked at the question after we recognised the problem, since MCW is very much overstaffed, if we should go on with every other programme at MCW. This, I do not consider as something which was desirable and something which should be pursued, but I am also looking at the question of the work week as well, and if I can continue with the five day week or if I might have to decide on a shorter period of time. The other members opposite are enjoying this, since they have recognised that because of their indiscretion the present

Government.....(Asides).....If something has to be said, Mr. Chairman, it has to be said, that the Ministry is saddled with the problem of having a number of workers on its staff well in excess of what normally it should have. I have a comparative list of the number of employees at MCW today as compared with what they were from 1973 to the present day, and at the present level it is difficult to continue to maintain it as it is without constantly coming for a supplementary provision or carrying up the overall vote at MCW way and above what the country normally can afford.

The vote under this Head is something like \$5 million in the Current Estimates and that vote is already exhausted. As a matter of fact, the Accounting Officer, who is the Permanent Secretary, — I do not think that anybody will want to surcharge him — but he has committed himself by allowing work to continue to an involvement of over a quarter of a million dollars to keep the staff going.
10.05 p.m.

Now under Item 14.1 the over commitment is \$289,028.57 and under 14.3 the over expenditure is \$123,117.89. The past Government saw government institutions as a means of reducing employment in this country rather than create a climate for the private sector to do the employing of people. It is unfortunate that this Government has found itself with a problem it is now faced with, but decisions have got to be taken. The reason for this supplementary vote is mainly because we have to look for money to keep people employed, and I want to go on record as letting it be known, because I am told that it is difficult to get people to work in the sugar industry to reap canes at the moment, and that people in the Ministry of Communications and Works were saying that they did not want to do so because they might not get back their jobs. I want to say that this is not so and that a circular was sent out long ago giving assurance to workers in Government and with Statutory Bodies that if they go to assist in the reaping of canes they would be entitled to their job when they came back. Since I heard that next week is very close to us and that a lot will be expected from this Ministry, there is no need for much discussion now and I am hoping that the passage of this Resolution tonight will be relatively smooth.

Mr. TAITT: Mr. Chairman, just a brief word. First of all I want to warn the hon. Minister that when he asks us to participate with him in getting through legislation he must not get involved with throwing in little political quips because we will have no alternative but to respond. I do not intend to respond to him in great detail at this point. I would merely say that when we had the Government, despite all inefficiencies and all the things they say, we managed to keep people

working. We had work for them to do; we had projects. If they have difficulty in creating projects, do not let us get into debate and suggest that we merely kept them and paid them; it is just not true. Next week we will wish him to come down here equipped with facts and figures. When we do the Estimates, do not get into the bad habit of coming down with an Estimate where in the beginning you say to the public, "See here how we are holding down expenditure," and then come back with huge supplementaries later on. This particular supplementary should have been down here a long time ago if in fact the Permanent Secretary is over committed to the extent the Hon. Minister says. I will not go into this at any length because of the time factor but will deal with it next week in more detail.

Hon. F. G. SMITH: Mr. Chairman, I think this is the last item on the Agenda for today and I would just like to congratulate myself on stopping the hat trick. I think that it is in order for me to congratulate myself on the achievement.

Rt. Hon. J. M. G. M. ADAMS: Mr. Chairman, there is just one point I would like to add to the point made by the hon. member for St. Michael South West. I must take the blame vis-a-vis the present item which is before the House. It is not really the fault of the Minister or the Permanent Secretary. Government financial position has not been at all good these last three months, and allocations made for the distribution of expenditure by the Minister of Finance has had to be revised and very desperate remedies have had to be proposed and pursued. Hon. members were very nearly faced with a supplementary of three times the amount the Minister has come here with today, and a little time had to elapse where it could be shown that there were savings in other areas. So I really would not like to be said that the Permanent Secretary or the Minister has been in anyway tardy; it is totally and entirely, not even the Ministry of Finance but the Minister of Finance, and I must throw myself on the mercy of the Committee in this particular matter.

The question that the two Resolutions do now pass was put and resolved in the affirmative without division, and Mr. SPEAKER resumed the Chair and reported accordingly.

On the motion of Hon. L. B. BRATHWAITE, seconded by Hon. H. B. ST. JOHN, the two Resolutions were passed and agreed to by the House.

10.15 p.m.

Hon. H. B. St. JOHN: Mr. Speaker, that brings Government Business to an end. The Estimates have been laid and we propose to start on Tuesday at 12 o'clock noon and to sit on Wednesday, Thursday and

Friday. I want to move that this House do now adjourn until Tuesday, 14th March at 12 o'clock noon.

Rt. Hon. J. M. G. M. ADAMS: I would like hon. members to consider this matter. I am quite prepared to allow it to run over until the following Tuesday so that we will have six days on which to distribute five sets of hours; because I believe that it has been often held in here that five days means a certain number of hours. I think that is correct because it is said that it is not allowed to exceed the maximum number of hours on any sitting day because of a Union Agreement with the staff. I am anticipating on this occasion that we will have continuous sessions of the House from Tuesday next week to Tuesday the following week in which we will be able to transact the business of the Estimates and perhaps a little business as well, Sir, and still be over in good time to give us a short piece of vacation.

Last year we asked the Opposition to call the Heads and they refused. I am not going to go to the trouble of writing them this year, but I am going to make an offer here and now. If they want to refuse, they are welcome to; but if they want to call the Heads formally or informally they are welcome to do so. It is merely an opportunity which, if we had had when in the Opposition, you might have been able to do even more than you were able to do in those last few years of glorious debate; but we do not know what the Opposition is interested in unless they tell us. I am not begging them to call the Heads; but I am giving them an opportunity for good opposition, and if they wish to

call the Heads, they can tell the Leader of the House or tell me as Minister of Finance or they can give a list of the Heads in the order in which they wish to call them. The same latitude will have to be given, if we accept that principle, to the backbenchers on the Government side that either they will call the Heads here or if they want particular Heads called, I will have to ask the Prime Minister of the backbenchers, whoever he happens to be — I will have to ask him what are the views of the other backbenchers; because I think that the leader of the backbenchers will appreciate that we have to gather information, and he can gather it and tell me what they would like. I do not know. If they want their own subjects discussed, the Opposition must get together and the backbenchers must get together or get together with each other, and then they can speak to me and we will try to have a fair distribution of the calling of the Estimates.

Hon. F. G. SMITH: Mr. Speaker, the Prime Minister made that offer last year. Until today I did not know he was making a similar offer, but he has just made it. I will let him know what is the Opposition's view before next week.

ADJOURNMENT

The question that the House do now adjourn until Tuesday, 14th March, 1978 at twelve o'clock noon was put and resolved in the affirmative, without division, and Mr. SPEAKER adjourned the House accordingly.
10.25 p.m.